2:22-cv-02211-BHH-MGB Date Filed 07/12/22 Entry Number 1-3 Page 1 of 76

EXHIBITS B

000000116- DISC NELSON BRUCE PO BOX 3345 SUMMERVILLE, SC 29484-3345 000002844 FECA0000102421023989 01 000000 000116 008

P.O. Box 105518 Atlanta, GA 30348

CREDIT FILE: October 24, 2021 Confirmation # 1272593790

Dear NELSON BRUCE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

• You may add a statement of up to 100 words to your credit report. If you provide a consumer statement that contains medical information related to

00005844 10520 0001-0008 DECY0000105451053884 00 F 00000118

services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.

- You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute
 to help us resolve it by visiting our website https://www.equifax.com/personal/disputes. You may also mail your documents to P.O. Box 740256,
 Atlanta, GA 30374-0256 or contact us by calling us at 866-349-5191.
- You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

00002844 10251 0002-0008 DECV0000102421023884 00 F 00000118

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at https://help.equifax.com/.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "Verified as Reported", the reporting company has certifed it is reporting accurately.
- If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: The information you disputed has been updated.

Updated disputed account information. Additional account information was also updated: The information you disputed has been updated as well as other information on this item.

Disputed information accurate. Updated account information unrelated to the dispute: The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.

Consumer's dispute not specific. Consumer Information verified. Account information updated: Information on your report has been updated.

e Results Of Our Re	investigation		
edit Account Inform r your security, the last A	digits of account number(s) have been repli-	ced by *) (This section includes open and closed sec	ounts reported by credit greators;
Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5:150-179 Days Past Due 6:180 or More Days Past Due G: Collection Account H: Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off

>>> We have researched the credit account. Account # - 1000000233140* The results are: THIS ITEM HAS BEEN DELETED FROM THE CREDIT FILE. If you have additional questions about this item please contact: HERITAG TR, 200 Marymeade Dr, Summerville, SC 29483-5243 Phone: (800)

EXHIBIT B

PENTAGO Account Number 4306791605		CARD PO Date Opene 02/07/2	ed High C	Credit Cred	GÖCIGID-BÖCIELUGG It Limit Terms 0,000	Duration	Terms Frequency Monthly	100000E M 5	OTIGIS IVENU THE			or Classification	Sell Shirit
Date of Last Reported Update	Belance Amount	Amount Past Due \$ 13,777	Date of Last Payment 12/2016	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquenc 01/2017	y Activity	1st Rptd 01/2017	Amount \$ 13,777	Deferred Pay Start Date	Amount	Balloon Pay Date	Deta Closed
10/24/2021 Status Charge Off	\$ 13,777	Type of Account Revolving	12/2010	Type of Loan Credit Card		Whose Ad			rtfolio Indicator		Portfolio Status		

ADDITIONAL INFORMATION:

Charged Off Account

Credit Card

Account History with Status Codes 08/2021 L 10/2020 L 12/2019 L 02/2019 L 04/2018 L 06/2017	07/2021 L 09/2020 L 11/2019 L 01/2019 L 03/2018 L	08/2021 L 08/2020 L 10/2019 L 12/2018 L 02/2018 L	05/2021 L 07/2020 L 08/2019 L 11/2018 L 01/2018 L 03/2017	04/2021 L 06/2020 L 08/2018 L 10/2018 L 12/2017 L 02/2017	03/2021 £ 05/2020 L 07/2019 L 09/2018 L 11/2017 L 01/2017	02/2021 L 04/2020 L 06/2019 L 08/2018 L 10/2017	01/2021 L 03/2020 L 05/2019 L 07/2018 L 09/2017 L	12/2020 L 02/2020 L 04/2019 L 06/2018 L 08/2017 L	11/2020 L 01/2020 L 03/2019 L 05/2018 L 07/2017 L
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EXHIBIT B

00005844 10262 0003-0008 DECA0000102421023994 00 L 00000116

Charge Off Installment Auto Whose Account Portfolio Results Portfo	Reported Update 10/24/2021	Amount \$ 31,794	Amount Past Due	Date of Last Payment 10/2017	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency 10/2016	Date of Last Activity	1st Rptd	Charge Off Amount \$ 32,658	Deferred Pa Start Date	y Balloon Pay Amount	Balloon Pay Date	Date
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Account History with Status Codes 07/2021			MATION:				1							
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11/2019 10/2019 09/2019 08/2019 07/2019 04/2019 03/2019 02/2019 01/2019 10/2019 10/2019 >> We have researched the credit account. Account # - 3038218* The results are: WE VERIFIED THAT THIS ITEM BELONGS TO YOU diditional questions about this item please contact: PFCU TCS, PO Box 1432000000000000000000000000000000000000			09/2020 L	08/2020	07/2020	08/2020	05/2020	04/202	20	03/2020	02/2020	L 01/2020	L 12/2019	
Additional questions about this item please contact: PFCU TCS, PO Box 1432 000000000000000000000000000000000000			11/2019 L	10/2019 L	09/2019 L	08/2019 L	07/2019 L	04/201 L	19	L 03/2019 L	L 02/2019 L	L	10/2018	
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ADDITIONAL INFORMATION:

Charged Off Account

Line of Credit

EXHIBIT

2:22-cv-02211-BHH-MGB Date Filed 07/12/22 Entry Number 1-3 Page 7 of 76

00005844 10252 0003-0008 DECA0000102421023894 00 L 00000116

Account History with Statu	S Codes 07/2021 L 09/2020 L	06/2021 L 08/2020 L	05/2021 L 07/2020 L	04/2021 L 06/2020 L	03/2021 L 05/2020 L	02/2021 L 04/2020 L	01/2021 L 03/2020 L	12/2020 L 02/2020 L	11/2020 L 01/2020 L	10/2020 L 12/2019 L
	L 11/2019 L	L 10/2019 L	09/2019 L	08/2019 L	07/2019 L	04/2019 L	03/2019 L	02/2019 L	01/2019 L	10/2018 L

ECHIAX

SCREDIT FILE: October 24, 2021

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File:

NELSON BRUCE

Social Security #

XXX-XX-7185 Date of Birth: September 28, 1982

Current Address:

PO BOX 3345, Summerville, SC 29484 Reported: 10/2021 Previous Address(es): 144 PAVILION ST, SUMMERVILLE, SC 29483 Reported: 10/2021 1605 CENTRAL AVE STE 6, SUMMERVILLE, SC 29483 Reported:

1225 BOON HILL RD APT P2, SUMMERVILLE, SC 29483 Reported:

08/2019

Confirmation # 1272593790

Please address all future correspondence to:



www.equifax.com/personal/disputes

Equifax Information Services LLC P.O. Box 105518 Atlanta, GA 30348

Phone: (800) 377-6568

Activity Designator

M - F 9:00am to 5:00pm in your time zone.

Account Number - Date Acct. Opened - High Credit - Credit Limit - Terms Duration - Terms Frequency - Months Reviewed - Activity Designator - Creditor Class - Date Reported - Balance Amount - Status -	The Account number reported by credit grantor The Date that the credit grantor opened the account The Highest Amount Charged The Highest Amount Permitted The Number of Installments or Payments The Scheduled Time Between Payments The Number of Months Reviewed The Most Recent Account Activity The Type of Company Reporting The Account activity The Type of Last Reported Update The Total Amount Owed as of the Date Reported	Balloon Pay Date - Date Closed -	The Amount Past Due as of the Date Reported The Date of Last Payment The Actual Amount of Last Payment The Requested Amount of Last Payment The Date of First Delinquency The Date of the Last Account Activity The Date the 1st Major Delinquency Was Reported The Amount Charged Off by Creditor The 1st Payment Due Date for Deferred Loans The Amount of Final(Balloon) Payment The Date of Final(Balloon) Payment The Date the Account was Closed
Account History Status Code Descriptions	2 : 60-89 Days Past Due 3 : 90-119 Days Past Due	5 : 150-179 Days Past Due 3 : 180 or More Days Past Due G: Collection Account H: Foreclosure	J: Voluntary Surrender K: Repossession L: Charge Off

Account Number

PENTAGON FEDERAL CREDIT UNION

Date Opened

High Credit

Credit Limit

Creditor Classification



00005844 10564 0006-0008 DECA0000102421023884 00 L 00000116

Date of Last Date	In the property of the propert	ount Pest Due 4,427 Off; Type of Acc y 07/2021 L 11/2015	Payment 09/2017 count - Revolvin 08/2021 05/2021 L L 0 10/2019 09/2019 L L	Amount ng; Type of Lc 04/2021 03/202 L 0 08/2019 07/2011	Amount Dan - Line Of Cre 1 02/2021 01/2021 1 L 9 04/2019 03/2019 0	Definquency 02/2017 edit; Whose A 12/2020 11/2020 L	Account - Inc	Del. 1st Report 02/2017 dividual Acco	\$ 4,818 bunt; ADDIT	Start Date	Pey Amount PRMATION 220 03/2020 0	- Charged C	Closed Off Account
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Page				igh Credit	Credit Limit		ALEXAND COMM			Activity Designato	r Cre	ditor Classification	1
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Status - Charge Off, Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Aredit Card; Cocount History O8/2021 07/2021 08/2021 08/2021 08/2021 02/2	ste of Last Beleve eported Update Amor 0/24/2021 \$ 1	Nunt Pest Due 3,777 \$ 13,77	Date of Last Payment 7 12/2016	Amount	Scheduled Payment Amount	Delinquency 01/2017	Date of Last Activity	Date Maj Del. 1st Reports 01/2017	Charge Off Amount \$ 13,777	Start Date	Pay Amount	Pay Date	Closed
### Status Codes L L L L L L L L L L L L L L L L L L L	tatus - Charge (redit Card;	Off, Type of Acc	ount - Revolvin	ng; Type of Lo	oan - Credit Card	; Whose Acc	count - Indiv	idual Accour	nt, ADDITIO	NAL INFOR	MATION - C	harged Off	Account;
		les L 12/2019 L	11/2019 10/2019 L L	09/2019 08/2019 L	L L L 9 07/2019 06/2019 0 L L L	. L 05/2019 04/2019 . L	L L 9 03/2019 02/2 L L	L L 1019 01/2019 1: L L 1017 05/2017 0	L 2/2018 11/2018 L 4/2017 03/2013	L L 3 10/2018 09/20 L L 7 02/2017 01/20	L L 18 08/2018 01 L L	L	L



00002844 10257 0008-0008 DECA0000102421023994 00 L 00000116

Company Information	Inquiry Data(s)
TRUSTED ID/EQUIFAX 1201 W PEACHTREE ST NE # 1201 ATLANTA GA 30309-344	02/25/2021
CREDIT KARMA INC Unknown 760 Merket St Fl 10 San Francisco CA 941022300	10/16/2021
NAVY FCU PO Box 3700 Attn: Cbr Disputes Mentifield VA 221193700 Phone: 8888426328	11/12/2020
CREDIT KARMA, INC 760 MARKET ST SAN FRANCISCO CA 94102-240	05/10/2021
EQUIFAX PO Box 740241 Atlanta GA 303740241 Phone: 8006851111	09/29/2021 09/23/2021 09/23/2021
EQUIFAX PO Box 740241 Atlanta GA 303740241 Phone: 8006851111	10/24/2021 09/29/2021
CAPITAL ONE US CARD 15000 CAPITAL ONE DR RICHMOND VA 23238-111	08/03/2021 05/23/2021 05/08/2021 05/05/2021 11/16/2020 11/07/2020
NAVY FCU 820 FOLLIN LN SE VIENNA VA 22180-490	11/06/2020
CAPITAL ONE PQ Box 26030 Richmond VA 232608030 Phone: 8004776000	10/07/2021
EQUIFAX CONSUMER SERVICES 1525 WINDWARD CONCOURSE ALPHARETTA GA 30005-418	09/30/2021
EQUIFAX CONSUMER SERVICES 1550 PEACHTREE ST NW ATLANTA GA 30309-240	09/23/2021
NAVY FCU 820 Follin Ln SE Acct Review Project Vienna VA 221804907	09/28/2021
CONSUMERINFO.COM 1 City Blvd W Ste 401 Orange CA 928683621 Phone: 88888888553	06/17/2021

00000423 02920 0001-0014 DECV00000908SS04S821 00 F 00001588



REDIT FILE : June 08, 2022 Frontirmation # 2139594219

Dear NELSON BRUCE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

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000001299- DISC NELSON BRUCE PO BOX 3345 SUMMERVILLE, SC 29484-3345

P.O. Box 105518 Atlanta, GA 30348

000004E3 05630 0001-0014 DECA000060822042857 00 L 00001299

- services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute
 to help us resolve it by visiting our website https://www.equifax.com/personal/disputes. You may also mail your documents to P.O. Box 740256,
 Atlanta, GA 30374-0256 or contact us by calling us at 886-349-5191.
- You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

00000423 02631 0002-0014 DECY0000060825045821 00 F 00001588

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

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- If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: The information you disputed has been updated.

Updated disputed account information. Additional account information was also updated: The information you disputed has been updated as well as other information on this item.

Disputed information accurate. Updated account information unrelated to the dispute: The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.

Consumer's dispute not specific. Consumer Information verified. Account information updated: Information on your report has been updated.

The Results Of Our Reinvestigation

>>> We have reviewed your concerns and our conclusions are: THE CURRENT ADDRESS HAS BEEN ADDED/UPDATED PER THE INFORMATION YOU HAVE SUPPLIED. ADVERSE ACCOUNTS THAT HAVE NOT BEEN PAID IN FULL WILL AUTOMATICALLY BE DELETED SEVEN YEARS FROM THE DATE OF FIRST DELINQUENCY.

Credit Account Information your security, the less 4	ition digits of account number(s) have been repl	seed by ") (This section includes open and closed sec	ounts reported by credit grantots)
Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due	5: 150-179 Days Past Due 6: 180 or More Days Past Due G: Collection Account	J : Voluntary Surrender K : Repossession L : Charge Off

2:22-cv-02211-BHH-MGB Date Filed 07/12/22 Entry Number 1-3 Page 14 of 76

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arge	d Off A		04/2022 L 06/2021 L 08/2020 L 10/2019 L	U 05/2021 U 07/2020 U 09/2019 U 11/2018	L 04/2021 L 06/2020 L 08/2019 L 10/2018	L 03/2021 L 05/2020 L 07/2019 L 09/2018 L	L 02/2021 L 04/2020 L 06/2019 L	01/202: L 03/202: L 05/201: L	1 1 1 1 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1	12/2020 - 12/2020 - 14/2019	L 11/2020 L 01/2020 L 03/2019 L	L 10/2020 L 12/2019 L 02/2019 L	L 09/2020 L 11/2019 L 01/2019	
count	d Off A		04/2022 L 06/2021 L 08/2020 L 10/2019 L 12/2018 L 02/2018 L	05/2021 L 07/2020 L 09/2019 L 11/2018 L	L 04/2021 L 06/2020 L 08/2019 L 10/2018 L 12/2017	L 03/2021 L 05/2020 L 07/2019 L 09/2018	C02/2021 L 04/2020 L 06/2019 L 08/2018	01/202: L 03/202: L 05/201: L 07/201: L	1 1 1 1 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1	12/2020 12/2020 12/2020 14/2019	L 11/2020 L 01/2020 L 03/2019 L 05/2018	L 10/2020 L 12/2019 L 02/2019 L 04/2018	L 09/2020 L 11/2019 L 01/2019 L 03/2018	
ecount	d Off A	unt Informe	04/2022 L 06/2021 L 08/2020 L 10/2019 L 12/2018 L 02/2018 L	L 05/2021 L 07/2020 L 09/2019 L 11/2018 L 01/2018 L 03/2017	04/2021 L 06/2020 L 08/2019 L 10/2018 L 12/2017 L	L 03/2021 L 05/2020 L 07/2019 L 09/2018 L 11/2017 L 01/2017	C02/2021 L 04/2020 L 06/2019 L 08/2018	01/202: L 03/202: L 05/201: L 07/201: L	1 1 1 1 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1	12/2020 12/2020 14/2019 16/2018	L 11/2020 L 01/2020 L 03/2019 L 05/2018	L 10/2020 L 12/2019 L 02/2019 L 04/2018	L 09/2020 L 11/2019 L 01/2019 L 03/2018	



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listonic	al Account Int	Scheduled	Actual	Date of	High	Credit	Amount	Type of	Activity
	Balance	Payment Amount	Payment Amount	Last Payment	Credit	Limit	Past Due	Loan	Designator
4/22	\$ 13,777	Allount		12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
3/22	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	20 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2/22	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
1/22	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
2/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
1/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
10/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
9/21	\$ 13,777			12/01/2018		\$ 20,000	\$ 13,777	Credit Card	
08/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
07 <i>/</i> 21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
06/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
05/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
04/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
03/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
02/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,749	Credit Card	
01/21	\$ 13,777	I	T.	12/01/2016		\$ 20,000	\$ 13,473	Credit Card	
12/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,197	Credit Card	
11/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 12,921	Credit Card	
10/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 12,645	Credit Card	
09/20	\$ 13,777			12/01/2016		\$-20,000	\$ 12,369	Credit Card	
08/20	\$ 13,777			12/01/2010		\$ 20,000	\$ 12,093	Credit Card	
07/20	\$ 13,777			12/01/2010	3	\$ 20,000	\$ 11,817	Credit Card	

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00000493 02932 0003-0014 DECY0000090825045825 00 F 00001538

	al Account II	nformation										
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan			Activity Designator	
06/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 11,541	Credit Card			STORY CONTRACT	
CONTRACTOR OF THE PARTY OF THE	1,200,000,000,000			ing and all the same			TO ALL PRODUCTION AS				AND THE PROPERTY OF THE PROPERTY OF THE	STALL LEE
IAS BI	EN PROV	IDED FROM TO	HE ORIGINAL PAYMENT	AL SOURCE F	REGARDING	THIS ITEM	I. THE FOLLO	Trelated to you HAS BEEN UP DWING FIELDS have additional DCG, Alexand	HAVE BEI	DDITIONA EN MODIF	L INFORMA' IED: *ADDIT	TION
8812	riber		FUNION 1 pened High C 0/2016	PO Box 1432000 redit Credit L		THE PRINCE IN	ලපපුවම්පු කියල් ms Frequency onthly	30⊡GGGGGGGG Months Revd Ac 38	DO Afexandin ivity Designator	ia VA 223131 Cred	432 / 70308377 litor Classification	87
te of Lest ported Up 3/08/20 itus	Balance date Amount 22 \$ 31,79		Date of Last Payment 12/2017	Actual Payment Amount	Scheduled Paym Amount	Dete of 1st Delinquency 10/2016	Date of Last Date : Activity 1st R; 10/2		Deferred Pa Start Date	Balloon Pay Amount	Balloon Pay Date	Date Close
narge (Off	Type of Account Installment		Type of Loan Auto		Whose Accou Individual	int I Account	Portfolio Indicator		Portfolio Status		
DITIO	ONAL INFO	RMATION:										
argeo	Off Accoun	nt										
ount i	History with	Status Codes				-						
count i	History with	Status Codes 03/2022 L	02/2022 L	01/2022 Ł	12/2021 L	11/2021 L	10/2021	07/2021	08/2021	05/2021	04/2021	
ount i	History with 9	03/2022 L 03/2021 L	02/2022 L 02/2021 L			11/2021 L 11/2020 L		07/2021 L 09/2020 L	08/2021 L 08/2020	05/2021 L 07/2020	L 06/2020	
count i	History with 9	03/2022 L 03/2021 L 05/2020 L	L 02/2021 L 04/2020 L	L	L 12/2020	L	L	L	L 08/2020	L	L	
		03/2022 L 03/2021 L 05/2020 L 07/2019 L	L 02/2021 L 04/2020	L 01/2021 L 03/2020	L 12/2020 L 02/2020	L 11/2020 L 01/2020	L 10/2020 L	L 09/2020 L	L 08/2020 L	L 07/2020 L	L 06/2020 L 08/2019	
torical	Account Info	03/2022 L 03/2021 L 05/2020 L 07/2019 L	L 02/2021 L 04/2020 L	01/2021 L 03/2020 L	L 12/2020 L 02/2020 L	11/2020 L 01/2020 L	L 10/2020 L 12/2019 L 10/2018	L 09/2020 L	L 08/2020 L	L 07/2020 L	L 06/2020 L 08/2019	



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	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/22	\$ 31,794			09/01/2017				Auto	
03/22	\$ 31,794	I		09/01/2017				Auto	
02/22	\$ 31,794			09/01/2017				Auto	
01/22	\$ 31,794			09/01/2017				Auto	
12/21	\$ 31,794			09/01/2017				Auto	
11/21	\$ 31,794			09/01/2017				Auto	
10/21	\$ 31,794			09/01/2017				Auto	
09/21	\$ 31,794			09/01/2017				Auto	
08/21	\$ 31,794		T	09/01/2017		New Academic III.		Auto	
07/21	\$ 31,794		1	09/01/2017				Auto	
06/21	\$ 31,794			09/01/2017		PROPERTY CO.	200 002 000 000	Auto	
05/21	\$ 31,794			09/01/2017		**************************************	(2.45 E) + 2.45 * 2.5	Auto	
04/21	\$ 31,794			09/01/2017				Auto	
03/21	\$ 31,794			09/01/2017				Auto	
02/21	\$ 31,794			09/01/2017			<u> </u>	Auto	
01/21	\$ 31,794			09/01/2017				Auto	
12/20	\$ 31,794			09/01/2017				Auto	
11/20	\$ 31,794			09/01/2017	T			Auto	T
10/20	\$ 31,794			09/01/2017		W. S. 1880 77 - 1880		Auto	
09/20	\$ 31,794	İ	i i	09/01/2017			00 X X X	Auto	
08/20	\$ 31,794			09/01/2017			W. Company	Auto	

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00000423 02633 0004-0014 DECY0000060855045823 00 F 00001588

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
07/20	\$ 31,794			09/01/2017				Auto	
to the late	1. 工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工工	A SURPLY OF THE		2000 March 1886 20 20 00	11,32 130	. Name of the latest	A CONTRACTOR OF THE PARTY OF	Labella Labella in agrandada (Labella)	
06/20	\$ 31,794			09/01/2017				Auto	

>>> The information you disputed has been updated as well as other information on this item. Account # - *6770 The results are: WE VERIFIED THAT THIS ITEM BELONGS TO YOU. THIS ACCOUNT HAS BEEN UPDATED. ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION *PAST DUE *HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: PFCU TCS, PO Box 1432

Account Number *6770	AL CREDIT U Date Open 03/15/2	ed High (PO Box 44320 E Credit L S 5,00	mit Term		Ferms Frequency			Activity Designator		31432 Creditor Classification	\$1503.97
Date of Last Reported Update 06/08/2022	Amount Past Due \$ 4,427	Date of Last Payment 09/2017	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency 02/2017		Date Maj Di 1st Rptri 02/2017	Charge Off Amount \$ 4.818	Start Date	y Balloon Pa Amount	y Balloon Pay Date	Date Closed
Status Charge Off	Type of Account Revolving		Type of Loan Line Of Credit		Whose Acc Individu	ount lal Account		ortiolio Indicato		Portiolio Stat	us	

ADDITIONAL INFORMATION:

Charged Off Account

ccount History wit	h Status Codes							42		
•	03/2022 L	02/2022 L	01/2022 L	12/2021 L	11/2021 L	10/2021 L	07/2021 L	06/2021 L	05/2021 L	04/2021
	03/2021 L	02/2021 L	01/2021 L	12/2020 L	11/2020 L	10/2020 L	09/2020 L	08/2020 L	07/2020 L	06/2020 L
	05/2020 L	04/2020 L	03/2020 L	02/2020 L	01/2020 L	12/2019 L	11/2019 L	10/2019 L	09/2019 L	08/2019 L
	07/2019 L	04/2019 L	03/2019 L	02/2019 L	01/2019 L	10/2018 L				_
Historical Account	Information									
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan			Activity Designator
5/22 No Data A	Available				*	'				



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,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
04/22	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
03/22	\$ 4,427			09/01/2017		\$ 5,000	I	Line Of Credit	
02/22	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
01/22	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
12/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
11/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
10/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
9/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
8/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
7/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
6/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
5/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
4/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
3/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
2/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
1/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
2/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
1/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
0/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
9/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
8/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	

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00000123 02634 0005-0014 DECA0000060822042857 00 L 00001299

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
07/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
06/20	\$ 4,427			09/01/2017		\$ 5,000	3.000	Line Of Credit	4.2. (10.1)

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If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.equifax.com/personal/disputes.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

(Continued On Next Page) 000001299-DISC

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2139594219-JDG-0a9c0105000000aa-06082022

00000423 02932 0009-0014 DECY0000090855045823 00 F 00001588

ECUIFAX

CREDIT FILE : June 08, 2022

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File:

NELSON BRUCE

Social Security # Current Address:

XXX-XX-7185 Date of Birth: September 28, 1982 PO BOX 3345, Summerville, SC 29484 Reported: 06/2022

Previous Address(es): 144 PAVILION ST, SUMMERVILLE, SC 29483 Reported: 06/2022 1605 CENTRAL AVE STE 6, SUMMERVILLE, SC 29483 Reported:

08/2019

1225 BOON HILL RD APT P2, SUMMERVILLE, SC 29483 Reported:

08/2019

Confirmation # 2139594219

Please address all future correspondence to:



www.equifax.com/personal/disputes

Equifax Information Services LLC

P.O. Box 105518 Atlanta, GA 30348

Phone: (800) 377-6568

M - F 9:00am to 5:00pm in your time zone.

Last Reported Employment:

144

PAVILION; First Reported: 04/2022; Last Reported: 04/2022

ALERT(s):

Legislative Security Freeze in Place

ccount Column Title	Descriptions:		
Account Number -	grantor	Amount Past Due - Date of Last Paymnt -	The Amount Past Due as of the Date Reported The Date of Last Payment
Date Acct. Opened -	The Date that the credit grantor opened the account	Sched Pay Amt -	The Actual Amount of Last Payment The Requested Amount of Last Payment
Credit Limit -	The Highest Amount Charged The Highest Amount Permitted	Date of 1st Delinquency - Date of Last Actvty -	The Date of First Delinquency The Date of the Last Account Activity
Terms Duration - Terms Frequency -	The Scheduled Time Between Payments	Date Maj Delq Rptd -	The Date the 1st Major Delinquency Was Reported
Months Reviewed - Activity Designator -	The Number of Months Reviewed The Most Recent Account Activity	Charge Off Amt - Deferred Pay Date -	The Amount Charged Off by Creditor The 1st Payment Due Date for Deferred Loans
Creditor Class - Date Reported -	The Type of Company Reporting The Acco Date of Last Reported Update	unt Balloon Pay Amt - Balloon Pay Date -	The Amount of Final(Balloon) Payment The Date of Final(Balloon) Payment
Balance Amount -		Date Closed -	The Date the Account was Closed
Status -	Condition of Account When Last Updated b Creditor or Otherwise	у	
Account History	1	5 : 150-179 Days Past Due	J: Voluntary Surrender
Status Code Descriptions	1	6 : 180 or More Days Past Due G: Collection Account	K: Repossession L: Charge Off



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article and the second		4	: 120-149 D	ays Past Due		H: Forec	osure						
PEN1	AGON - B.	ANKCARD I	PO Box 1432	90000000	3000 000 0 00	000000000	00000000	BBDBB	nnnna 🛻	andria VA 2	22424422		07.00.00
1336			02/07/2016	High Credit	Credit Limit \$ 20,000	Terms Duration	Terms Frequen		Months Revd	Activity Designate		Creditor Classifica	ation
06/08/	Update Amo /2022 \$ 1	ant Past Due 3,777 \$ 13,77		Amount	Amount	Delinquency 01/2017	Date of Last Activity	01/2017	Charge Off Amount \$ 13,777	Deferred Pay Start Date	Balloon Pay Amount	,	
Status	- Charge (Off, Type of Acc	ount - Revolv	ring; Type of L	oan - Credit Can	d; Whose Acc	ount - Individ	dual Acco	unt; ADDITIO	NAL INFOR	MATION -	- Charged C	Accoun
ACCOI	unt History Status Cod	04/2022 L 08/2020 L 12/2018 L	03/2022 02/202 L L 07/2020 05/202 L L	22 01/2022 12/202 L	11/2021 10/2021 L L 00 03/2020 02/2020 L L 8 07/2018 06/2018 L	09/2021 08/2021 L L 01/2020 12/2018 L L	07/2021 06/20 L L 11/2019 10/20 L	21 05/2021 L 19 09/2019 L	04/2021 03/202 L L 08/2019 07/2019	1 02/2021 01/20 L L 9 06/2019 05/20	021 12/2020 L 019 04/2019	11/2020 10/20 L L 03/2019 02/20	020 09/2020 L 019 01/2019
listor	ical Accour	t Information				\$20 m							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type	of				tivity signator
5/22	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credi	Card				
	1-15-15-166-1	1		12/01/2016		\$ 20,000	\$ 13,777	Credit	Card		(EASISTICE		
4/22	\$ 13,777				Process of the Section Control of the Section of th	The stand of the state of the s	110000000000000000000000000000000000000	\$ 100 ST96 W	Market Street Control of the Asset Asset Control	The second second	A TORREST DE LA COLONIA DE LA		S. 7500 Sec. 250
V. 400	\$ 13,777 \$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit	Card			0.0035497083	
3/22	SOLIC AND			12/01/2016		\$ 20,000	\$ 13,777 \$ 13,777	Credit	a Algebra of a part				
3/22	\$ 13,777					Contract Contractor y		100000	Card				
3/22 2/22 11/22	\$ 13,777 \$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit	Card				
)3/22)2/22)1/22 2/21	\$ 13,777 \$ 13,777 \$ 13,777			12/01/2016		\$ 20,000	\$ 13,777 \$ 13,777	Credit	Card Card				
2/22 11/22 2/21 1/21	\$ 13,777 \$ 13,777 \$ 13,777 \$ 13,777			12/01/2018 12/01/2018 12/01/2016		\$ 20,000 \$ 20,000 \$ 20,000	\$ 13,777 \$ 13,777 \$ 13,777	Credit Credit	Card Card Card				
13/22 12/22 11/22 2/21 11/21 0/21	\$ 13,777 \$ 13,777 \$ 13,777 \$ 13,777 \$ 13,777			12/01/2018 12/01/2018 12/01/2016 12/01/2016		\$ 20,000 \$ 20,000 \$ 20,000 \$ 20,000	\$ 13,777 \$ 13,777 \$ 13,777 \$ 13,777	Credit Credit Credit	Card Card Card Card				

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Histor	ical Account	Information	1						
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
)7 <i>1</i> 21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
06/21	\$ 13,777	T	\$0303000000000000000000000000000000000	12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
05/21	\$ 13,777			12/01/2016	The state of the s	\$ 20,000	\$ 13,777	Credit Card	
04/21	\$ 13,777		Constant Constant	12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
03/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,777	Credit Card	
02/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,749	Credit Card	
01/21	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,473	Credit Card	
2/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 13,197	Credit Card	
11/20	\$ 13,777			12/01/2016		\$ 20 000	\$ 12,921	Credit Card	
10/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 12,645	Credit Card	
09/20	\$ 13,777		Jr. 160 J. K.	12/01/2016		\$ 20,000	\$ 12,369	Credit Card	
08/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 12,093	Credit Card	
7/20	\$ 13,777			12/01/2016		\$ 20,000	\$ 11,817	Credit Card	
06/20	\$ 13 777			12/01/2016		\$ 20,000	\$ 11,541	Credit Card	

PENTAGON 7036837787		CREDI	T UNION	PO Box 1432	196000000000000000000000000000000000000	89885 00	0000000	000		Alex	candria VA	223131432 :	
Account Number *3812	***************************************		Date Opened 04/20/2016	High Credit	Credit Limit	Terms Duration 60 Months	Terms Frequen	cy M	onths Revd	Activity Designate	r C	reditor Classification	
Date of Last Reported Update 06/08/2022	Balance Amount \$ 31,794	Amountt Past Due	Date of Lac Payment 12/201	Amount	Scheduled Payment Amount	Date of 1st Delinquency 10/2016	Date of Last Activity	Date Maj Del 1st Reporte 10/2016	Charge Off	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed

Status - Charge Off, Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account;

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000000423 02931 0008-0014 DECY0000080855045821 00 F 00001588

Histori	ical Account	Information					1		
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past	Type of Loan	Activity Designator
05/22	No Data A		T T T T T T T T T T T T T T T T T T T	, ayrıonı			Due	a Salamana a salamana	
04/22	\$ 31,794			09/01/2017				Auto	
03/22	\$ 31,794			09/01/2017				Auto	
02/22	\$ 31,794			09/01/2017				Auto	2.00
01/22	\$ 31,794			09/01/2017				Auto	
12/21	\$ 31,794			09/01/2017				Auto	
11/21	\$ 31,794			09/01/2017				Auto	
10/21	\$ 31,794			09/01/2017				Auto	
9/21	\$ 31,794			09/01/2017				Auto	
8/21	\$ 31,794			09/01/2017				Auto	
7/21	\$ 31,794			09/01/2017				Auto	
6/21 3	31,794			09/01/2017				Auto	
5/21	31,794			09/01/2017				Auto	
4/21 \$	31,794			09/01/2017				Auto	
3/21 \$	31,794			09/01/2017				Auto	
2/21 \$	31,794			09/01/2017				Auto	

00000423 02637 0008-0014 DECA000060822042857 00 L 00001299

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan			Activit Desig	
1/21 \$	31,794			09/01/2017				Auto				
2/20 \$	31,794			09/01/2017	T			Auto			T	
1/20 \$	31,794			09/01/2017			T	Auto		2007,		
0/20 \$	31,794			09/01/2017				Auto		7 (2 (2 (2) 2)	3.50,423,623,6	Areston)
9/20 \$	31,794			09/01/2017				Auto	-3 -4 V (8 3 · · · ·			Part Live
8/20 \$	31,794			09/01/2017		10.42.5		Auto	\$4.000000000	ard known pers		
7/20 \$	31,794			09/01/2017				Auto				8775 eren
5/20 \$	31,794		I	09/01/2017				Auto	, , ,			UM CA
count Nui 1770 te of Last ported Up	mber Balance	Amountt Past Due	Mark Printer Control of Market 1999	PO Box 1432C: High Credit Actual Payment Amount	Credit Limit \$ 5,000 Scheduled Payment Amount	Terms Duration Date of 1st	Terms Frequency Date of Last Date	Months Revd 38 te Maj Charge Off 1 1st Reported Amount	Activity Designato Deferred Pay Start Date	Control of Acceptance	23131432 itor Classification Balloon Pay Date	Date

04/22 \$ 4,427

\$ 5,000

Line Of Credit

09/01/2017



00000423 02028 0008-0014 DECV0000080855045823 00 F 00001588

Histor	ical Account	Information							
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
03/22	\$ 4,427			09/01/2017	Taring.	\$ 5,000	Duc	Line Of Credit	
02/22	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
01/22	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
12/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
11/21	\$ 4,427							Line Of Credit	
00000				09/01/2017		\$ 5,000		Line Of Credit	
10/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
09/21	\$ 4,427		0.000.000.00	09/01/2017		\$ 5,000		Line Of Credit	
08/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
7/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
6/21	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
5/21	6 4,427			09/01/2017		\$ 5,000		Line Of Credit	
4/21 \$	6 4,427			09/01/2017		\$ 5,000		Line Of Credit	
3/21 \$	4,427			09/01/2017		\$ 5,000		Line Of Credit	
2/21 \$	4,427			09/01/2017		\$ 5,000	2	Line Of Credit	
1/21 \$	4,427	I		09/01/2017		\$ 5,000		Line Of Credit	
2/20 \$	4,427			09/01/2017		\$ 5,000		Line Of Credit	
1/20 \$	4,427			09/01/2017		\$ 5,000		Line Of Credit	
0/20 \$	4,427		14. 74.00 (14.00)	09/01/2017		\$ 5,000	40 mm 85 mm 65 mm	Line Of Credit	
9/20 \$	4,427			09/01/2017		\$ 5,000		Line Of Credit	

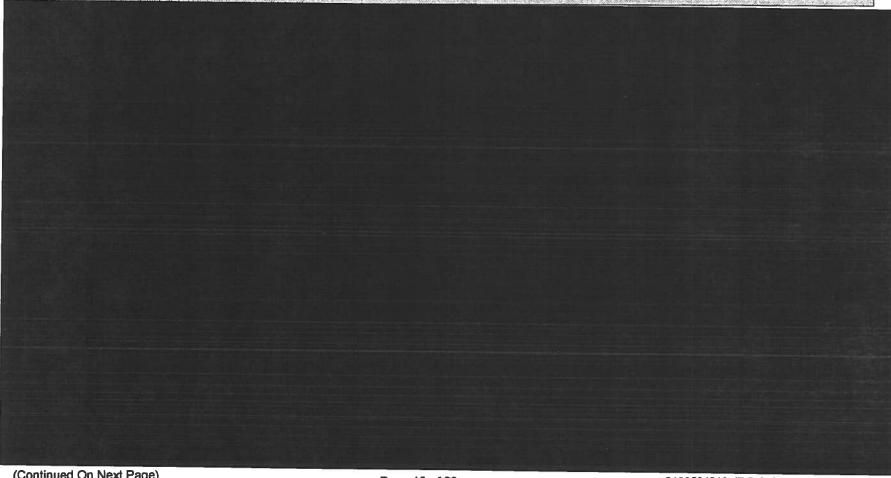
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Page 17 of 28

2:22-cv-02211-BHH-MGB Date Filed 07/12/22 Entry Number 1-3 Page 28 of 76

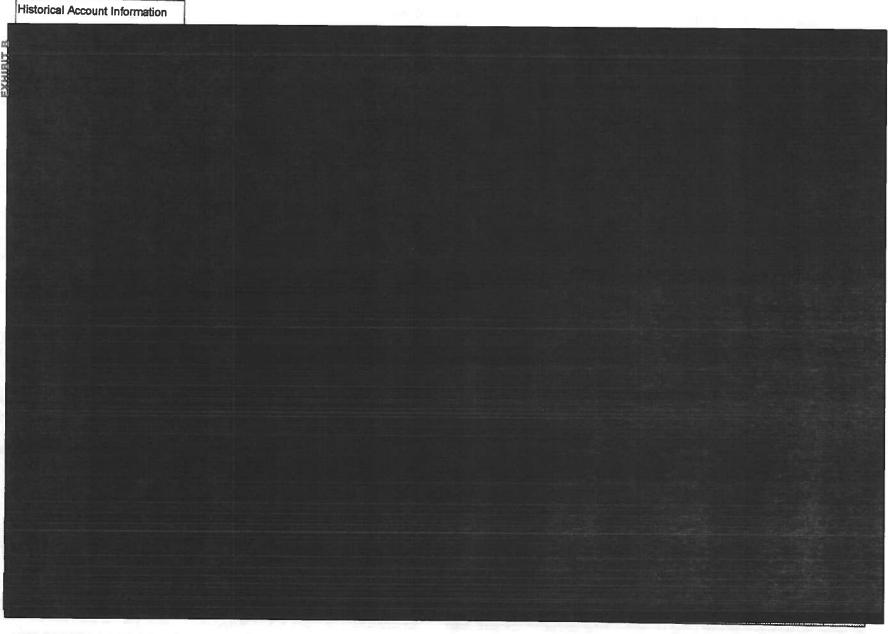
00000423 02638 0009-0014 DECY0000080825045857 00 L 00001299

	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
08/20	\$ 4,427			09/01/2017		\$ 5,000		Line Of Credit	
07/20	\$ 4,427	33.1 (3.83)		09/01/2017		\$ 5,000		Line Of Credit	
06/20	\$ 4,427		green garrier de la company de	09/01/2017		\$ 5,000		Line Of Credit	27/20134.000000 Server 100 Sept 100 Sep





00000423 02642 0013-0014 DECV0000060825042857 00 L 00001299



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00000423 02642 0013-0014 DECA0000060822042657 00 L 00001299

Inquiries that may impact your credit rating/score.

These are inquiries made by companies to whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Company Information

Inquiry Date(s)

STATE EMPL

12/10/2021

8503 Lasalle Rd Attn: Tracy Templeton Towson MD 212865915 Phone:

4104948030

Inquiries that do not impact your credit rating/score.

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Company Information - Prefix Descriptions:

- AM OR AR Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.
- CAR RENT Inquiries with this prefix are from rental car companies regarding debit card payment acceptance.
- COLLECT Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that purchased your debt.
- CONS RPT Inquiries with this prefix are from your requests for your own report or requests you have authorized as part of a service or product.
 - DDA Inquiries with this prefix relate to a review of your consumer report for the opening of a deposit account.
- EMPL OR ND EMPL Inquiries with this prefix indicate an employment inquiry.
- EQUIFAX OR EFX Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy or your credit file or a research
 - FIN PLAN Inquiries with this prefix relate to a review of your consumer report for financial counseling or planning.
 - INS Inquiries with this prefix are from insurance companies regarding a review of your consumer report for insurance underwriting
 - MEDICAL Inquiries with this prefix are from medical service providers.
 - ND Inquiries with this prefix are general inquiries that do not display to creditor grantors.
 - ND MR Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.
 - NON APPL Inquiries with this prefix are used when companies review the consumer report of a spouse who is not a co-applicant.
 - PR Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.
 - PREQAUTO Inquiries with this prefix are used when you have provided consent to be prequalified for an auto loan or lease.
 - PREQCARD Inquiries with this prefix are used when you have provided consent to be prequalified for a credit card.
 - PREQCOMM Inquiries with this prefix are used when you have provided consent to be prequalified for telecommunications products or services.
 - PREQHE Inquiries with this prefix are used when you have provided consent to be prequalified for a home equity loan or line of credit.
 - PREQIL Inquiries with this prefix are used when you have provided consent to be prequalified for an installment loan other than auto, mortgage or home equity.
 - PREQINS Inquiries with this prefix are used when you have provided consent to be prequalified for an insurance quote.
 - PREQMTG Inquiries with this prefix are used when you have provided consent to be prequalified for a mortgage loan.
 - PREGOD Inquiries with this prefix are used when you have provided consent to be prequalified for an overdraft line of credit.
 - PREQ Inquiries with this prefix are used when you have provided consent to be prequalified for credit or services, not specific to auto. credit card, telecommunications, home equity, installment loan, insurance, mortgage or overdraft services.
 - PRM Inquires with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit of insurance.
 - REFRESH Inquiries with this prefix relate to the use of a consumer report in the period of time between underwriting and closing of a mortgage loan to ensure no new debt is identified.



00000423 02643 0014-0014 DECY0000060825045821 00 F 00001588

Company Information	Inquiry Date(s)
STATE EMPL 8503 Lasalle Rd Attn: Tracy Templeton Towson MD 212865915 Phone: 4104948030	12/09/2021
EQUIFAX PO Box 740250 Atlanta GA 303740250 Phone: 8006851111	11/11/2021 10/27/2021
FIDELITY CORRSPNDNT/EIDCOMPARE FIDELITY 100 SALEM ST # 3523518 SMITHFIELD RI 02917-129	12/14/2021
Unknown 760 Market St Fi 10 San Francisco CA 941022300	06/03/2022
760 MARKET ST SAN FRANCISCO CA 94102-240	05/08/2022
EQUIFAX CONSUMER SERVICES 1550 PEACHTREE ST NW ATLANTA GA 30309-2402 Phone: (800) 458-9988	04/18/2022
4325 17TH AVE S FARGO ND 58103-353	11/27/2021
CITIZENS BANK, N.A. 480 JEFFERSON BLVD WARWICK RI 02888-135	11/24/2021 11/23/2021
EQUIFAX CONSUMER SERVICES 1525 WINDWARD CONCOURSE ALPHARETTA GA 30005-418	05/12/2022 02/17/2022
-QUIFAX PO Box 740241 Atlanta GA 303740241 Phone: 8006851111	08/08/2022 11/11/2021
NAVY FCU 820 Follin Ln SE Acct Review Project Vienna VA 221804907	05/24/2022
QUIFAX CONSUMER SERVICES 1550 PEACHTREE ST NW ATLANTA GA 30309-240	06/08/2022
QUIFAX PO Box 740241 Atlanta GA 303740241 Phone: 8008851111	05/31/2022 05/31/2022 05/19/2022 05/19/2022 11/09/2021 11/08/2021 10/24/2021 09/29/2021 09/23/2021 09/23/2021
PO Box 740241 Atlanta GA 303740241 Phone: 8008851111	05/05/2022 05/04/2022 04/22/2022 04/18/2022 12/10/2021 12/10/2021 11/24/2021 11/23/2021 10/24/2021 09/29/2021
15000 CAPITAL ONE DR RICHMOND VA 23238-111	08/03/2021 05/23/2021 05/08/2021 05/05/2021 11/16/2020 11/07/2020
100 Cross St Ste 202 San Luis Obispo CA 934017570	04/22/2022
MERISAVE MORTGAGE CORPORATION CENTER STE 600 3525 PIEDMONT RD NE NEB ATLANTA GA 30305.157	05/05/2022 05/04/2022 05/03/2022
PO Box 26030 Richmond VA 232606030 Phone: 8004778000	04/26/2022
QUIFAX PO Box 740241 Atlenta GA 303740241 Phone: 8008851111	11/23/2021
ONSUMERINFO.COM 1 City Blvd W Ste 401 Orange CA 928683621 Phone: 8888888553	04/20/2022

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*** 334959402-222 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

07/04/2018



P8Q9C200301407-1020063-051646308

Initial philips of the property of the prope

Dear NELSON L. BRUCE,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

If we were able to make changes to your credit report based on information you provided, we made those changes. Otherwise, we asked the company reporting the information you disputed to do all of the following:

- 1. Review relevant information we sent them, including any documents you gave us as part of your dispute
- 2. Investigate your dispute and verify whether the information they report is accurate
- 3. Provide us a response to your dispute and update any other information
- 4. Update their records and systems, if necessary

Your dispute is important. In the pages that follow you will see your detailed investigation results, including the business name and contact details of the source of the information. Please review the results carefully.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: Date lasued: 334959402 07/04/2018 Page 2 of 10

A Note on Credit Report Updates

EXHIBIT B

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the Date Updated represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For Payment Received and Last Payment Made, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, Pay Status represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand Your Investigation Results.

For ACCOUNTS:

FOI ACCOUNTS:	
Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

For PUBLIC RECORDS:

Court Type: The court where the item was filed	Docket Number: The number assigned to the item by the court
Date Filed: The date the item was filed	Plaintiff: The name of the party who initiated the item
Date Paid: The date the item was paid or otherwise, dismissed or discharged	Type: The nature of the public record filed

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	x	OK	30	80	90	120	COL	V8	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure





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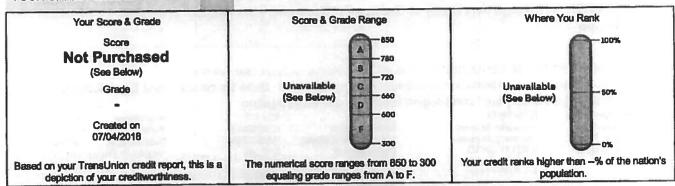
File Number: Date Issued: 334959402 07/04/2018 Page 3 of 10

EXHIBIT B

TransUnion Credit Score

NELSON L. BRUCE

YOUR CREDIT SCORE



Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-868-SCORE-TU or 1-868-726-7388.

File Number: Date Issued:

334959402 07/04/2018 Page 4 of 10

EXHIBIT B

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

PENTAGON FCU #430679160525**** (POB 456, ALEXANDRIA, VA 22313, (800) 247-5626)

We investigated the information you disputed and updated: Date Updated; Past Due; Rating. Here is how this item appears on your credit report following our investigation.

\$13,777

Date Opened:

Responsibility: Account Type:

Loan Type:

02/07/2016 Individual Account **Revolving Account**

CREDIT CARD

Balance: **Date Updated:**

07/03/2018 **Last Payment Made:** 12/08/2016 High Balance: \$17,388 Original Charge-off: \$13,777 Credit Limit: \$20,000 Past Due: >\$13,777<

Pay Status: Terms: **Date Closed:**

>Charged Off< Paid Monthly 12/16/2016 >Maximum Delinquency of 120 days in

04/2017 and in 06/2017<

Remarks: >BANKRUPTCY DISMISSED<; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	damara T			
Rating	N/R	Y	CD	GO				The second name of the local n	10/2017	09/2017	08/2017	07/2017
				الشنا	CIO	C/O	C/O	C/O	CIO	6/0	CO	C/O
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	404044	Transaction of the last of the		
Rating	120	120	120	on:	[60]	- and	-	775	10/2016	09/2016	08/2016	07/2016
	2010011	The second second	The state of the s	-00.	100	230	OK	OK	OK	OK	OK	OK
	06/2016	05/2018	04/2016	03/2016	02/2016						[0.0]	0,1
Rating	OK	OK	OK	OK	OK							

PENTAGON FEDERAL CREDIT #3038218**** (1001 N FAIRFAX ST, ALEXANDRIA, VA 22314-1503, (800) 247-5626)

We investigated the information you disputed and updated: Date Updated; Past Due; Rating. Here is how this item appears on your credit report following our investigation.

Date Opened:

Responsibility: **Account Type:** Loan Type:

03/15/2016 Individual Account **Revolving Account** LINE OF CREDIT

Balance: Date Updated: **Last Payment Made: High Balance:**

Original Charge-off:

\$4,427 07/03/2018 09/27/2017 \$4,432 \$4,818

Pay Status: >Charged Off< **Date Closed:** 09/30/2017 >Maximum Delinquency of 120 days in

04/2017 and in 07/2017<

Credit Limit: \$5,000 Past Due:

Remarks: >BANKRUPTCY DISMISSED<; ACCOUNT CLOSED BY CONSUMER; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be rem

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	40/2042	604047		
Rating	N/R	X	CO	CIO	CIQ	CO:	CIO	V	10/2017 C/O	09/2017	08/2017	07/2017
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2018	11/2016		CiO	C/O	120
Rating	120	120	120	90	60	30	30		10/2018	09/2016	08/2016	07/2016
	08/2016	05/2018	04/2016	03/2016		libra des	2002	OK	OK	OK	OK	OK
Rating	OK	OK	OK	OK								

PENTAGON FEDERAL CREDIT #3036870**** (1001 N FAIRFAX ST, ALEXANDRIA, VA 22314-1503, (800) 247-5626)

We investigated the information you disputed and updated: Date Updated; Past Due; Rating. Here is how this item appears on your credit report following our investigation.

Date Opened:

Loan Type:

04/20/2016 Responsibility: **Account Type:**

Individual Account Installment Account **AUTOMOBILE**

Balance: **Date Updated: Last Payment Made:** High Balance:

\$31,794 07/03/2018 10/24/2017 \$33,478 \$32,658

Pay Status: Terms:

>Charged Off< \$601 per month, paid Monthly for 60 months

Original Charge-off: Past Due:

>\$31,794<

Date Closed: 10/31/2017 >Maximum Delinquency of 120 days in 08/2017<

Remarks: >BANKRUPTCY DISMISSED<; >UNPAID BALANCE CHARGED OFF< ---

200	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	0010040	041001
Rating	N/R	X	6:0	C/0	C/O	C/O	C/O	X	¢/0		08/2017	07/2017
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	-	(0/0)	120	OK
Rating	OK	X	X	X	RPO	OK	00	11/2010	10/2016 OK	09/2016 OK	08/2016	07/2016

Prepared For

NELSON L BRUCE

Personal & Confidential

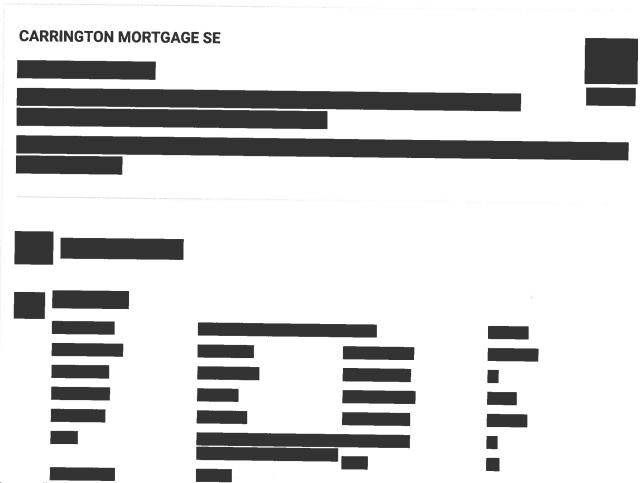
Date Generated Oct 25, 2021 Report Number 3127-0111-88

About Dispute Results

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

Here are your results



PENTAGON FEDERAL CR UN

Account • 430679XXXXXXXXXX



The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated. Please review your report for the details.

You can contact PENTAGON FEDERAL CR UN at 2930 EISENHOWER AVE, ALEXANDRIA , VA 22314 or (703) 838-1000



After your dispute



Account Info

Account Name	PENTAGON FEDERAL CR UN	Balance	\$13,777
Account Number	430679XXXXXXXXXX	Balance Updated	10/13/2021
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/07/2016	Credit Limit	\$20,000
Status	Account charged off. \$13,777	Highest Balance	\$17,388
	written off. \$13,777 past due as	Terms	NA

On Record Until

Feb 2024

11/17/21, 1:11 AM Experian EXHIBIT B

C ayment matory	اغ	Payment	History
---------------------	----	---------	---------

Status Updated

	J	F	М	Α	М	J	J	Α	S	0	N	D
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	СО	-	-
2020	CO	CO	CO	CO	CO	СО	СО	CO	CO	CO	СО	СО
2019	_	_	_	_	_	_	CO	CO	CO	CO	СО	СО
2018		_	_	_	_	_	-	_	-	-	-	-
2017	•	0	30	60	90	120	0	-	-	_	-	-
2016	_	_	•	0	•	0	•	0	0	0	0	0

- Current on payments
- 30 Days Past Due

07/2019

- 60 Days Past Due
- 90 Days Past Due
- 120 Days Past Due
- CO Charge off

Payment history guide

Charge Off as of Jul 2019 to Oct 2021

- 120 days past due as of Jun 2017
- 90 days past due as of May 2017
- 60 days past due as of Apr 2017
- 30 days past due as of Mar 2017

Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$13,777	\$0	\$0 on 12/6/2016
Aug 2021	\$13,777	\$0	\$0 on 12/6/2016
Jul 2021	\$13,777	\$0	\$0 on 12/6/2016
Jun 2021	\$13,777	\$0	\$0 on 12/6/2016
May 2021	\$13,777	\$0	\$0 on 12/6/2016
Apr 2021	\$13,777	\$0	\$0 on 12/6/2016
Mar 2021	\$13,777	\$0	\$0 on 12/6/2016
Feb 2021	\$13,777	\$0	\$0 on 12/6/2016

Л		Experian	
dane2021	earag	\$9 heduled Payment	ре іеп 12/6/2016
Dec 2020	\$13,777	\$0	\$0 on 12/6/2016
Nov 2020	\$13,777	\$0	\$0 on 12/6/2016
Oct 2020	\$13,777	\$0	\$0 on 12/6/2016
Sep 2020	\$13,777	\$0	\$0 on 12/6/2016
Aug 2020	\$13,777	\$0	\$0 on 12/6/2016
Jul 2020	\$13,777	\$0	\$0 on 12/6/2016
Jun 2020	\$13,777	\$0	\$0 on 12/6/2016
May 2020	\$13,777	\$0	\$0 on 12/6/2016
Apr 2020	\$13,777	\$0	\$0 on 12/6/2016
Mar 2020	\$13,777	\$0	\$0 on 12/6/2016
Feb 2020	\$13,777	\$0	\$0 on 12/6/2016
Jan 2020	\$13,777	\$0	\$0 on 12/6/2016
Dec 2019	\$13,777	\$0	\$0 on 12/6/2016
Nov 2019	\$13,777	\$0	\$0 on 12/6/2016
Oct 2019	\$13,777	\$0	\$0 on 12/6/2016

Additional info

Between Oct 2019 and Sep 2021, your credit limit/high balance was \$20,000



Contact Info

Address

2930 EISENHOWER AVE, ALEXANDRIA VA 22314



Reinvestigation Info

This item was updated from our processing of your dispute in ${\tt Oct}$ 2021.

11/17/21, 1:11 AM

Experian

EXHIBIT B



Before your dispute



Account Info

Account Name	PENTAGON FEDERAL CR UN	Balance	\$13,777
Account Number	430679XXXXXXXXXX	Balance Updated	09/08/2021
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/07/2016	Credit Limit	\$20,000
Status	Account charged off. \$13,777	Highest Balance	\$17,388
	written off. \$13,777 past due as of Sep 2021.	Terms	NA
Status Updated	07/2019	On Record Until	Feb 2024

Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2021	CO	CO	СО	CO	CO	CO	СО	CO	СО	-	_	-
2020	CO	CO	СО	CO	CO	СО	СО	СО	СО	СО	СО	СО
2019	_	-	_	_	_	_	СО	СО	CO	СО	СО	СО
2018	_	_	_	_	_	_	_	-	_	_	-	_
2017	•	•	30	60	90	120	•	-	_	_	-	_
2016	_	_	•	•	•							

Current on payments

30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

CO Charge off

Payment history guide

Charge Off as of Aug 2019 to Sep 2021, Jun 2019

120 days past due as of May 2017

90 days past due as of Apr 2017

60 days past due as of Mar 2017

30 days past due as of Feb 2017



Balance Histories

Date Balance Scheduled Payment Paid

Aug 2021 \$13,777 \$0

\$0 on 12/6/2016

Dat@021	\$ \$ Bara	\$0heduled Payment	EXHIBIT B \$8idn 12/6/2016
Jun 2021	\$13,777	\$0	
	·	,	\$0 on 12/6/2016
May 2021	\$13,777	\$0	\$0 on 12/6/2016
Apr 2021	\$13,777	\$0	\$0 on 12/6/2016
Mar 2021	\$13,777	\$0	\$0 on 12/6/2016
Feb 2021	\$13,777	\$0	\$0 on 12/6/2016
Jan 2021	\$13,777	\$0	\$0 on 12/6/2016
Dec 2020	\$13,777	\$0	\$0 on 12/6/2016
Nov 2020	\$13,777	\$0	\$0 on 12/6/2016
Oct 2020	\$13,777	\$0	\$0 on 12/6/2016
Sep 2020	\$13,777	\$0	\$0 on 12/6/2016
Aug 2020	\$13,777	\$0	\$0 on 12/6/2016
Jul 2020	\$13,777	\$0	\$0 on 12/6/2016
Jun 2020	\$13,777	\$0	\$0 on 12/6/2016
May 2020	\$13,777	\$0	\$0 on 12/6/2016
Apr 2020	\$13,777	\$0	\$0 on 12/6/2016
Mar 2020	\$13,777	\$0	\$0 on 12/6/2016
Feb 2020	\$13,777	\$0	\$0 on 12/6/2016
Jan 2020	\$13,777	\$0	\$0 on 12/6/2016
Dec 2019	\$13,777	\$0	\$0 on 12/6/2016
Nov 2019	\$13,777	\$0	\$0 on 12/6/2016
Oct 2019	\$13,777	\$0	\$0 on 12/6/2016

Additional info

Between Oct 2019 and Aug 2021, your credit limit/high balance was \$20,000







REV FCU

Account • 100000XXXXXXXXXXXXX



Deleted

This item was removed from your credit report. Please review your report for the details.

You can contact REV FCU at 210 MARY MEAD DR, SUMMERVILLE, SC 29483 or (803) 552-4040



This item was removed from your Credit Report.



Before your dispute



Account Info

Account Name	REV FCU	Balance	\$471
Account Number	100000XXXXXXXXXXXX	Balance Updated	09/01/2021
Account Type	Deposit	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/07/2016	Original Balance	\$571
Status	Account charged off. \$571 writte	nHighest Balance	\$0
	off. \$471 past due as of Sep 2021.	Terms	1 Months
Status Updated	08/2019	On Record Until	Feb 2026

§ Payment History

	J	F	M	Α	M	J	J	Α	S	0	N	D
		CO										
2020	CO	СО	CO	CO	CO	СО	CO	СО	СО	СО	СО	СО
2019	-	_	_	_	-	-	-	СО	СО	СО	СО	СО

CO Charge off

Payment history guide

Charge Off as of Aug 2019 to Sep 2021

\$=

Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2021	\$471	\$0	\$0
Jul 2021	\$471	\$0	\$0
Jun 2021	\$471	\$0	\$0

EXHIBIT B

11/17/21, 1:11 AM	may ∠u∠ı Date Apr 2021	\$471 Balance \$471	Experian Su Scheduled Payment \$0	Paid
	•	***		V 0
	Mar 2021	\$471	\$0	\$0
	Feb 2021	\$471	\$0	\$0
	Jan 2021	\$471	\$0	\$0
	Dec 2020	\$471	\$0	\$0
	Nov 2020	\$471	\$0	\$0
	Oct 2020	\$471	\$0	\$0
	Sep 2020	\$471	\$0	\$0
	Aug 2020	\$471	\$0	\$0
	Jul 2020	\$471	\$0	\$0
	Jun 2020	\$471	\$0	\$0
	May 2020	\$471	\$0	\$0
	Apr 2020	\$471	\$0	\$0
	Mar 2020	\$471	\$0	\$0
	Feb 2020	\$471	\$0	\$0
	Jan 2020	\$471	\$0	\$0
	Dec 2019	\$471	\$0	\$0
	Nov 2019	\$471	\$0	\$0
	Oct 2019	\$471	\$0	\$0
А	dditional info			

Additional info

The original amount of this account was \$571



Contact Info

Address

210 MARY MEAD DR, SUMMERVILLE SC 29483



If our reinvestigation has not resolved your dispute, you have several options:

- You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them.

 If you wish to obtain documentation or written verification concerning your accounts, please contact

your creditors directly.

EXHIBIT B

You may provide us additional information or documents about your dispute. Experian's online Dispute Center lets you easily add any pertinent documentation to a dispute. You can add documentation online when logged in on your computer or via a mobile device. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas, 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. You may submit a complaint to the Consumer Financial Protection Bureau at www.consumerfinance.gov/complaint or by mail at Consumer Financial Protection Bureau, PO Box 4503, Iowa City, IA 52244.

If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland, or New York.) If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment, or apartment rental.

If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address, and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs. If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Action Required

We reviewed the documentation you provided with your dispute, but determined that it was not sufficient to make the changes or deletions you requested. We then forwarded your documentation to the furnisher of the information, along with a description of your dispute, and asked them to investigate your dispute. If the item you disputed was a public record, we contacted the vendor who collected the information from a public record source and asked them to verify the public record information. The results of our reinvestigation are included here.

CARRINGTON MORTGAGE SERV

700012....

PLEASE CONTACT CREDIT GRANTOR AT -8005614567-

EXHIBIT B

Messages from Your Experian Specialist

DISPUTED ITEM NOT LISTED ON CREDIT REPORT

Your Credit Report 17 Accounts 0 Public Records 0 Hard Inquiries At a Glance

Personal Information

4 Names 7 Addresses 0 Employers 1 Personal Statements 1 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

NELSON L BRUCE

Name ID #14788

NELSON BRUCE

Name ID #22570

BRUCE NELSON

Name ID #3328

NELSON LEON BRUCE

Name ID #21356

11/17/21, 1:11 AM

Experian

EXHIBIT B

Addresses

144 PAVILION ST SUMMERVILLE SC, 29483-8444

Address ID #0706253170 Single family PO BOX 3345 SUMMERVILLE SC, 29484-3345

Address ID #0815005866 Post office box 4501 HARBOUR LAKE DR APTG-9 GOOSE CREEK SC, 29445-5927

Address ID #0518127180 Apartment complex 4501 HARBOUR LAKE DR APT9G GOOSE CREEK SC, 29445-5927

Address ID #0058561998 Apartment complex

4501 HARBOUR LAKE DR APTG9 GOOSE CREEK SC, 29445-5927

Address ID #0418504453 Apartment complex 4501 HARBOUR LAKE 9 DR APT G GOOSE CREEK SC, 29445

Address ID #0684068816 Apartment complex 4501 HARBOUR LAKE DRIVE G 9 NORTH CHARLESTON SC, 29405

Address ID #0691032418 Single family

Year of Birth

1982

Personal Statements

FILE FROZEN DUE TO FEDERAL LEGISLATION.

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

BK OF AMER

Potentially Negative

Acc

Account Info

EXHIBIT B

Account Name	BK OF AMER	Balance	-
Account Number	20298XXXX	Balance Updated	-
Account Type	FHA Mortgage	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	03/30/2009	Original Balance	\$161,385
Status	Transferred, closed.	Highest Balance	\$0
Status Updated	May 2017	Terms	NA
		Mortgage Identification Number	100133700035646523

S Payment History

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2017	180	_	_		180	_	_	_	_	-	-	-
2016	_	_	_	_	180	_	-	_	· · · · · · · ·	-	-	_
2015	•	•	•	0	•	۰	0	•	30	_	_	_
2014	_	_	_	_	_	_		_	_	0	•	0

Current on payments
 30
 30 Days Past Due

180 180 Days Past Due

Payment history guide

180 days past due as of Apr 2017, Dec 2016, Apr 2016

30 days past due as of Aug 2015



Contact Info

Address PO BOX 31785,

TAMPA FL 33631

Phone Number (800) 669-6607



Comment

Current:

Transferred to another lender

Previous:

None

Your Statement

11/17/21, 1:11 AM Experian **EXHIBIT** B I HAVE NO KNOWLEDGE OF THIS ACCOUNT. **Reinvestigation Info** This item was updated from our processing of your dispute in Oct



PENTAGON FEDERAL CR UN

\blacksquare	Account	t Info										
_	Account Name			PENTAGON	FEDERAL C	RUN	Balance			\$0		
	Account Nu	ımber		303687XXXXX		Balance Up	dated		06/13/2017			
	Account Type Auto Loan Responsibility Individual			Auto Loan		Recent Pay	ment		\$0			
				Monthly Payment			\$0 \$33,478 \$0					
Status		04/20/2016 Open/Never late.		Original Ba	Original Balance							
				Highest Balance								
			June 2017			Terms			60 Months			
\$	Paymen	t History	1									
	J	F	М	Α	М	J	J	Α	S	0	N	ļ
247	_	0	-	-	_	0	()	-	-	_	-	8
017												

 \boxtimes

Address

PO BOX 1432,

ALEXANDRIA VA 22313

Phone Number

(703) 838-1000



Reinvestigation Info

This item was updated from our processing of your dispute in Oct 2018.

PENTAGON FEDERAL CR UN

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1		-
-1	×	$\overline{}$

Account Info

Account Name

PENTAGON FEDERAL CR UN

Balance

\$0

Account Number

303821XXXXX

Balance Updated

06/13/2017

EXHIBIT B

Account Type

Line of Credit

Recent Payment

\$0

Responsibility

Individual

Monthly Payment

\$0

Date Opened

Status

03/15/2016 Closed/Never late. Credit Limit
Highest Balance

\$5,000 \$4,432

Status Updated

June 2017

Terms

NA

S Payment History

J F M A M J J A S O N D
2017 - - - - CLS - - - - 2016 - • • • • • • • • • •

Current on payments CLS Closed

 \square

Contact Info

Address

PO BOX 1432,

ALEXANDRIA VA 22313

Phone Number

(703) 838-1000



Comment

Current:

Account closed at consumer's request.

Previous:

EXHIBIT B

None



Reinvestigation Info

This item was updated from our processing of your dispute in Oct 2018.

PENTAGON FEDERAL CR UN

Potentially Negative



Account Info

Account Name	PENTAGON FEDERAL CR UN	Balance	\$13,777
Account Number	430679XXXXXXXXXX	Balance Updated	10/13/2021
Account Type	Credit card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	02/07/2016	Credit Limit	\$20,000
Status	Account charged off. \$13,777	Highest Balance	\$17,388
	written off. \$13,777 past due as of Oct 2021.	Terms	NA
Status Updated	Jul 2019	On Record Until	Feb 2024

S Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2021	CO	CO	CO	CO	CO	CO	СО	CO	CO	CO	_	_
2020	CO	CO	CO	СО	CO	CO	СО	CO	СО	СО	CO	CO
2019	_	_	_	_	_	_	CO	CO	CO	СО	CO	CO
2018	_		_	-	_	_	_	-	_	_	_	-
2017	•	0	30	60	90	120	0	_	_	_	_	0.0
2016	_	_	0	•	•	0	0	0	•	0	0	0

Current on payments
30 30 Days Past Due
60 60 Days Past Due
90 90 Days Past Due

120 120 Days Past Due CO Charge off

Payment history guide

Charge Off as of Jul 2019 to Oct 2021

120 days past due as of Jun 2017

90 days past due as of May 2017 60 days past due as of Apr 2017

30 days past due as of Mar 2017

EXHIBIT B



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$13,777	\$0	\$0 on 12/6/2016
Aug 2021	\$13,777	\$0	\$0 on 12/6/2016
Jul 2021	\$13,777	\$0	\$0 on 12/6/2016
Jun 2021	\$13,777	\$0	\$0 on 12/6/2016
May 2021	\$13,777	\$0	\$0 on 12/6/2016
Apr 2021	\$13,777	\$0	\$0 on 12/6/2016
Mar 2021	\$13,777	\$0	\$0 on 12/6/2016
Feb 2021	\$13,777	\$0	\$0 on 12/6/2016
Jan 2021	\$13,777	\$0	\$0 on 12/6/2016
Dec 2020	\$13,777	\$0	\$0 on 12/6/2016
Nov 2020	\$13,777	\$0	\$0 on 12/6/2016
Oct 2020	\$13,777	\$0	\$0 on 12/6/2016
Sep 2020	\$13,777	\$0	\$0 on 12/6/2016
Aug 2020	\$13,777	\$0	\$0 on 12/6/2016
Jul 2020	\$13,777	\$0	\$0 on 12/6/2016
Jun 2020	\$13,777	\$0	\$0 on 12/6/2016
May 2020	\$13,777	\$0	\$0 on 12/6/2016
Apr 2020	\$13,777	\$0	\$0 on 12/6/2016
Mar 2020	\$13,777	\$0	\$0 on 12/6/2016
Feb 2020	\$13,777	\$0	\$0 on 12/6/2016
Jan 2020	\$13,777	\$0	\$0 on 12/6/2016

Date	Balance	Scheduled Payment	Paid EXHIBIT B
Dec 2019	\$13,777	\$0	\$0 on 12/6/2016
Nov 2019	\$13,777	\$0	\$0 on 12/6/2016
Oct 2019	\$13,777	\$0	\$0 on 12/6/2016

Additional info

Between Oct 2019 and Sep 2021, your credit limit/high balance was \$20,000



Contact Info

Address

2930 EISENHOWER AVE,

ALEXANDRIA VA 22314

Phone Number

(703) 838-1000



Reinvestigation Info

This item was updated from our processing of your dispute in Oct 2021.

REV FCU



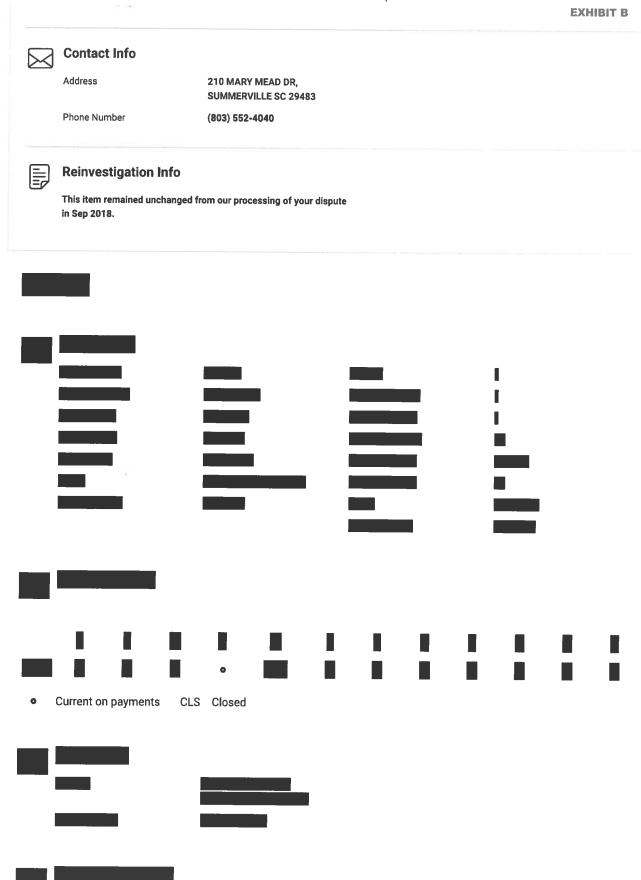
Account Info

Account Name	REV FCU	Balance	-
Account Number	233140XXXX	Balance Updated	
Account Type	Secured Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	07/02/2012	Original Balance	\$2,000
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	May 2013	Terms	12 Months
		On Record Until	May 2023

Payment History

	J	F	М	Α	М	J	J	Α	S	0	N	D
2013	0	۰	0	•	CLS	_	oren	_	_	_	_	-
2012	_	_	_	_	_		0	0	0	0		0

Current on payments CLS Closed





Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

11/17/21, 1:12 AM Experian EXHIBIT B

			EXHIBIT B
EXPERIAN	EXPERIAN	EXPERIAN	EXPERIAN
Inquired on	Inquired on	Inquired on	Inquired on
10/21/2021,	10/14/2021,	10/14/2021,	10/10/2021,
10/07/2021,	09/30/2021,	09/23/2021,	09/12/2021,
09/23/2021,	09/10/2021,	09/02/2021,	09/10/2021,
09/09/2021,	07/20/2021,	08/26/2021,	08/15/2021,
08/26/2021,	07/13/2021,	08/15/2021,	08/14/2021,
08/12/2021,	06/02/2021,	08/05/2021,	08/13/2021,
07/29/2021,	05/23/2021,	07/31/2021,	06/11/2021,
06/17/2021,	05/11/2021,	07/20/2021,	06/10/2021,
06/03/2021,	04/23/2021,	07/17/2021,	05/29/2021,
05/20/2021,	04/20/2021,	07/16/2021,	05/21/2021,
05/06/2021,	04/20/2021,	07/15/2021,	05/16/2021,
04/22/2021,	04/15/2021,	07/13/2021,	05/15/2021,
04/08/2021,	04/13/2021,	07/12/2021,	04/15/2021,
03/25/2021,	04/12/2021,	07/10/2021,	03/13/2021,
03/11/2021,	04/11/2021,	07/04/2021,	03/10/2021,
02/25/2021,	04/08/2021,	07/03/2021,	02/12/2021,
02/11/2021,	03/17/2021,	07/01/2021,	02/10/2021,
01/28/2021,	02/16/2021,	06/28/2021,	01/14/2021,
10/01/2020,	01/25/2021,	06/21/2021,	01/10/2021 and
09/17/2020,	01/21/2021,	06/17/2021,	06/11/2020
09/03/2020,	01/10/2021,	06/16/2021,	
08/20/2020,	01/08/2021,	06/04/2021,	475 ANTON
08/06/2020,	12/13/2020,	06/02/2021,	BLVD,
07/23/2020,	11/10/2020,	05/30/2021,	COSTA MESA CA
07/09/2020,	11/09/2020,	05/28/2021,	92626
06/25/2020,	11/04/2020,	05/24/2021,	
06/11/2020,	08/13/2020,	05/23/2021,	
05/28/2020,	06/11/2020,	05/18/2021,	
05/14/2020,	04/17/2020,	05/07/2021,	
04/30/2020,	01/16/2020,	04/20/2021,	
04/16/2020,	08/01/2019,	04/13/2021,	
04/02/2020,	07/09/2019,	04/03/2021,	
03/05/2020,	07/06/2019,	03/14/2021,	
01/11/2020,	07/02/2019,	02/12/2021,	
12/28/2019,	06/22/2019,	01/22/2021,	
12/14/2019,	06/04/2019,	01/15/2021,	
11/30/2019,	03/15/2019,	01/11/2021,	
11/16/2019,	03/07/2019,	01/10/2021,	
11/02/2019,	10/07/2018,	01/08/2021,	
10/19/2019,	09/14/2018,	01/07/2021,	
10/05/2019,	09/13/2018,	12/24/2020,	
09/21/2019 and	07/27/2018,	12/13/2020,	
09/07/2019	07/13/2018,	12/10/2020,	

11/17/21, 1:12 AM Experian 475 ANTON 06/22/2018, 12/08/2020, EXHIBIT B

BLVD,

92626

COSTA MESA CA

(866) 252-8809

	Experian
06/22/2018,	12/08/2020,
06/13/2018,	11/26/2020,
06/12/2018,	11/12/2020,
10/08/2017,	11/10/2020,
07/18/2017,	11/09/2020,
05/20/2017,	11/04/2020,
04/08/2017,	10/29/2020,
11/10/2016,	10/15/2020,
08/03/2016,	10/13/2020,
03/18/2016,	10/07/2020,
03/11/2016,	10/06/2020,
02/15/2016,	08/07/2020,
01/17/2016,	07/12/2020,
01/17/2016,	06/26/2020,
10/09/2015,	06/18/2020,
06/24/2015,	05/20/2020,
02/20/2015,	04/17/2020,
10/17/2014 and	03/27/2020,
10/13/2014	03/24/2020,
50 50 40 40 40 40 40 40 40 40 40 40 40 40 40	03/20/2020,
PO BOX 9600,	03/17/2020,
ALLEN TX 75013	03/03/2020,
(800) 311-4769	02/26/2020,
	02/15/2020,
	02/14/2020,
	01/31/2020,
	01/17/2020,
	01/16/2020,
	12/09/2019,
	11/08/2019 and
	10/06/2019
	475 ANTON
	BLVD,
	COSTA MESA CA
	92626
	(866) 431-3471
	(000) 401-04/1

WELLS FARGO	CAPITAL BANK	LEXISNEXIS	CAPITAL ONE
BANK CREDIT	Inquired on	Inquired on	Inquired on
EDUCATION	10/02/2021	09/21/2021 and	09/10/2021
Inquired on		10/02/2019	
10/07/2021,	2275 RESEARCH		PO BOX 30281,
09/07/2021,	BLVD STE 600,	2885	SALT LAKE CITY
08/10/2021,	ROCKVILLE MD	BRECKENRIDGE	UT 84130
	20850	BLVD #55D,	(800) 955-7070

11/17/21, 1:12 AM

07/07/2021, 06/16/2021, 05/07/2021, 04/06/2021, 03/05/2021, 02/05/2021, 01/06/2021 and 12/05/2020

11625 N COMMUNITY HOUSE RD, CHARLOTTE NC 28277 (800) 859-6412

Experian

DULUTH GA

30096 (770) 752-6000

On behalf of STATE FARM INSURANCE COM for Insurance underwriting **EXHIBIT B**

CREDIT BUREAU CONNECTION

Inquired on 09/07/2021

575 E LOCUST AVE STE 103, FRESNO CA 93720

On behalf of AMPS/NASA FEDERAL CREDIT for 30 DISCOVER FINANCIAL SVCS

Inquired on 09/07/2021

2500 LAKE COOK RD, RIVERWOODS IL 60015 EXPERIAN
BUSINESS
CREDIT
Inquired on

09/06/2021

PO BOX 9701, ALLEN TX 75013 (844) 866-3649

On behalf of CAPITAL ON TAP for 30 EXPERIAN CREDITMATCH

Inquired on 09/02/2021, 05/24/2021 and 05/23/2021

475 ANTON BLVD # D4, COSTA MESA CA 92626

DESERVE INC

Inquired on 09/01/2021

1010 DOYLE ST STE 200, MENLO PARK CA 94025 (800) 418-7353 NAVY FEDERAL CR UNION

Inquired on 08/17/2021

820 FOLLIN LN SE, VIENNA VA 22180 **EXPERIAN**

Inquired on 06/28/2021, 06/16/2021, 04/15/2021, 01/08/2021, 03/24/2020, 03/20/2020, 03/17/2020, 02/26/2020 and 11/08/2019

475 ANTON BLVD, COSTA MESA CA 92626 AMERICAN EXPRESS

Inquired on 05/23/2021

200 VESEY ST, NEW YORK NY 10285 11/17/21, 1:12 AM

Experian

EXHIBIT B

CAPITAL ONE

Inquired on 05/23/2021

15000 CAPITAL ONE DR, RICHMOND VA 23238

EXPERIAN

Inquired on 04/20/2021

475 ANTON BLVD, COSTA MESA CA 92626

EXPERIAN

Inquired on 04/20/2021

475 ANTON BLVD, COSTA MESA CA 92626 WELLS FARGO BANK CREDIT EDUCATION

Inquired on 11/27/2020

11625 N COMMUNITY HOUSE RD, CHARLOTTE NC 28277

CAP ONE

Inquired on 11/24/2020

PO BOX 30281, SALT LAKE CITY UT 84130

GREAT

AMERICAN INSURANCE

Inquired on 03/10/2020

580 WALNUT ST,

CINCINNATI OH 45202 (513) 369-5993

NFP PROP & CASUALTY SVC

Inquired on 03/10/2020

8201 N HAYDEN RD, SCOTTSDALE AZ

85258 (480) 947-3556

HCC SURETY GROUP

Inquired on 03/06/2020

801 S FIGUEROA ST STE 700, LOS ANGELES CA 90017 (310) 649-0990

EXPERIAN

Inquired on 11/08/2019

475 ANTON BLVD, COSTA MESA CA 92626

EXPERIAN

Inquired on 02/26/2017, 10/15/2016, 06/01/2016, 04/06/2016, 02/15/2016 and 01/30/2016

PO BOX 2002, ALLEN TX 75013 (888) 397-3742

EXPERIAN

Inquired on 01/22/2016

None Provided

Know Your Rights

PO Box 9701 Allen, TX 75013



NELSON L BRUCE PO BOX 3345 SUMMERVILLE SC 29484

Your Dispute Results

Report # 2755-4740-43 for May 26, 2022



Hi, Nelson L. Welcome to your Dispute Results.

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

CARRINGTON MORTGAGE SERV 700012..

PLEASE CONTACT CREDIT GRANTOR AT -8005614567-

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on Information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to Read Your Results

Deleted - This item was removed from your credit report. Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Updated (Your results will indicate which one of the following applies.) — a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. Processed - This item was either updated or deleted; Please review your report for the details.

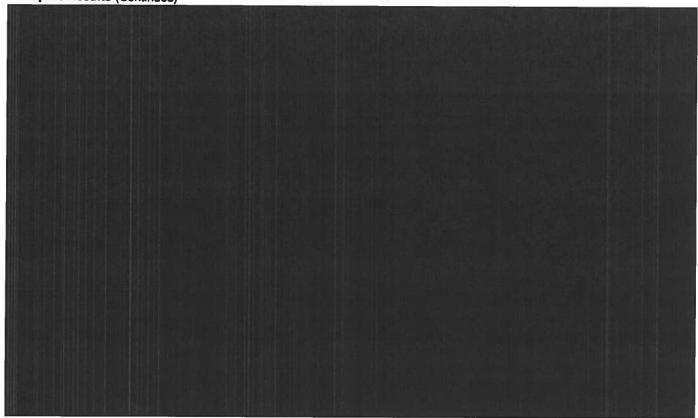
Here are your results

Credit items

CARRINGTON MORTGAGE SERV 700012.... Outcome: Processed - This item was either updated or deleted. Please review your report for the

REV FCU 1000000233140.... Outcome: Remains - The company that reported the information has certified to Experien that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

Dispute Results (Continued)



Before Dispute

REV FCU Partial Acct # 1000000233140.... Status (Aug 2019) Account charged off. \$571 210 MARY MEAD DR SUMMERVILLE SC 29483; (803) 552 4040 written off. \$471 past due as of Feb 2022. Date opened Terms Recent balance Payment history: Aug 2019 - Feb 2022 Jun 2016 1 Months \$471 as of Feb 2022 FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC Address ID # Monthly payment This account is scheduled 2022 0706253170 Not reported to continue on record until Feb 2026. 2021 Type **Credit limit or** Deposit original amount 2020 This item was updated \$571 Responsibility from our processing of Individual your dispute in Oct 2021. High balance Not reported Jan22 Deg21 Nov21 Oct21 Sep21 Aug21 Jul21 Jun21 May21 Apr21 Mar21 Feb21 Jan21 Dec20 Account Balance \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 8471 \$471 \$471 \$471 \$471 \$471 Date Payment Received No Data No Data No Data No Date No Data No Data No Data No Deta No Date No Data No Data No Data No Data No Data Scheduled Payment Amount No Data No Data No Data No Data No Data No Date No Date No Data No Data No Data No Data No Data No Data No Date **Actual Amount Paid** No Data Nov20 Oct20 Sep20 Aug20 Jul20 Jun20 May20 Account Balance \$471 \$471 \$471 \$471 \$471 \$471 **Date Payment Received** No Data No Date No Dala No Date No Data No Date No Data Scheduled Payment Amount No Data **Actual Amount Paid** No Data No Data No Data No Date No Data No Data The original amount of this account was \$571

If our reinvestigation has not resolved your dispute, you have several options:

You have a right to add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian

Dispute Results (Continued)

send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. For frequently asked questions about

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us, if so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT OATA. Consumer statements included on your report at your request that contain medical information are displayed to others.

Payment History Legend

ОK	Current / Terms met
30	Past due 30 Days

68 Past due 60 Days 90 Past due 90 Days

Past due 120 Days

Past due 150 Days

180 Past due 180 Days GIRD Creditor received deed

Foreclosure proceedings started

Voluntarily surrendered

Repossession Paid by creditor

Insurance claim Claim filed with government Defaulted on contract

Collection

CO Charge off CLS Closed

ND No data for this period

Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

PENTAGON FEDERAL CR UN Partial Acct # 430679160525.... 2930 EISENHOWER AVE ALEXANDRIA VA 22314; (703) 838 1000

Status (Jul 2019) Account charged off. \$13,777 written off. \$13,777 past due as of May 2022.

Date opened Feb 2016 Address ID # 0706253170 Type Credit card Responsibility Individual

Terms Not reported Monthly payment Not reported Credit limit or original amount \$20,000 High balance \$17,388

Recent balance \$13,777 as of May 2022

This account is scheduled to continue on record until Feb 2024.

This item was updated from our processing of your dispute in Oct 2021. Payment history: Mar 2016 - May 2022

FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC 2022 2020 2017 2016

	Apr22	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	4	1.000				
Account Balance	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	-			Aug21	Jul21	Jun21	May21	Apr21	Mar21
Date Payment Received	12.08.16	40.00.40				\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13.77
2000 th 100 cm 1		12.06.16	12.05.16	12.08.18	12.08.18	12.06.16	12.06.16	12.08.16	12.06.16	12.08.16	12.06.16	12.08.16		
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Date	Ma Data				12.00.10	12.08.16	12,06.1
Actual Amount Paid	No Data	No Data	No Data				100	No Data	No Date					
	110 Depte	NO Data	IAO CIRTIE	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Date
	Feb21	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20	Jun20					
Account Balance	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777	\$13,777				_		
Date Payment Received	12.06.16	12.08.16	12.08.18	12.08.16			and the second	\$13,777	\$19,777					
Scheduled Payment Amount				12.00.18	12.06.16	12.06.16	12.08.16	12.06.16	12.06.16					
	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data					
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data		70.00						
Between Jun 2020 and Apr	2022, you	r credit lim	it/high bal	ence was 5	\$20,000	140 DSIS	No Data	No Data	No Data					

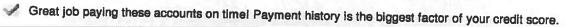
Dispute Results (Continued)

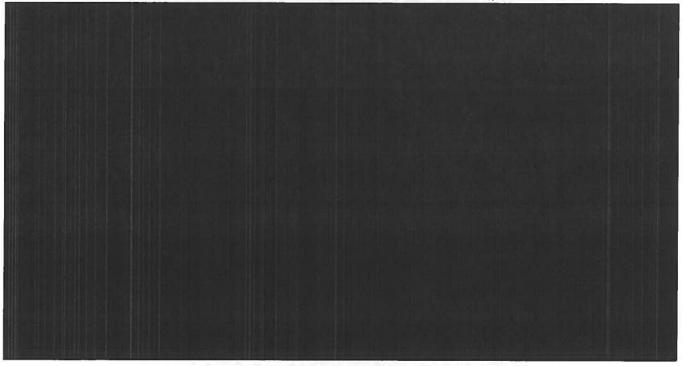
Your Potentially Negative Account Activity (Continued)

REV FCU Partial Acct # 1000000233140... Status (Aug 2019) Account charged off. 210 MARY MEAD DR SUMMERVILLE SC 29483; (803) 552 4040 \$571 written off. \$471 past due as of May 2022. Date opened Terms Recent balance Payment history: Aug 2019 - May 2022 Jun 2016 1 Months \$471 as of May 2022 JAN FEB MAR APR MAY JUN Address ID # JUL AUG SEP OCT NOV DEC Monthly payment This account is scheduled 0706253170 Not reported to continue on record until Type Credit limit or Feb 2026. Deposit original amount This item remained 2020 \$571 Responsibility unchanged from our 2019 Individual processing of your dispute High balance in May 2022. Not reported Apr22 Mar22 Feb22 Jan22 Dec21 Nov21 Oct21 Sep21 Aug21 Jul21 Jun21 Account Balance May21 Apr21 Mar21 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 Date Payment Received No Data No Data No Data No Date No Date No Data No Data No Date No Date No Data No Data Scheduled Payment Am No Data No Data No Data No Date No Data No Date No Date No Data No Data No Data **Actual Amount Paid** No Data No Data No Data No Data No Data No Date No Date No Data No Data No Data No Data No Data No Data Feb21 Jan21 Dec20 Nov20 Sep20 AUG20 Jul20 Jun20 Account Balance \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 \$471 **Date Payment Received** No Date No Date No Date No Data No Data No Data No Data No Data Scheduled Payment Ame No Data No Data No Data No Date No Data No Data No Data No Data **Actual Amount Paid** No Data No Date No Data No Date The original amount of this account was \$571

Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.





Dispute Results (Continued) **Your Positive Account Activity (Continued)**

PENTAGON FEDERAL CR UN Partial Acct # 3036870.... PO BOX 1432 ALEXANDRIA VA 22313; (703) 838 1000

Status (Jun 2017) Open/Never late.

Туре Auto Loan Terms

60 Months

Date opened Apr 2016 Monthly payment

Not reported

Address ID # 0706253170 High balance Not reported

Credit limit or original \$33,478

Recent balance \$0 /paid as of Jun 2017

Responsibility Individual This item was updated from our processing of your dispute in Oct 2018.

PENTAGON FEDERAL CR UN Partial Acct # 3038218.... PO BOX 1432 ALEXANDRIA VA 22313; (703) 838 1000

Status (Jun 2017) Closed/Never late.

Line of Credit Terms

Not reported

Date opened Mar 2016

Address ID # 0706253170 Monthly payment High balance Not reported \$4,432

Credit ilmit or original amount \$5,000

Recent balance \$0 /paid as of Jun 2017

Account closed at consumer's request.

Responsibility Individual This item was updated from our processing of your dispute in Oct 2018.

REV FCU Partial Acct # 233140....

210 MARY MEAD DR SUMMERVILLE SC 29483; (803) 552 4040

Status (May 2013) Paid, Closed/Never late.

Type Secured Loan Terms

12 Months

Date opened Jul 2012

Monthly payment Not reported

Address ID # 0708253170 High balance Not reported

Credit limit or original amount \$2,000

Recent balance Not reported

Responsibility Individual
This account is scheduled to continue on record until May 2023.

This item remained unchanged from our processing of your dispute in Sep 2018.

REV FCU Partial Acct # 233140....

210 MARY MEAD DR SUMMERVILLE SC 29483; (803) 552 4040

Status (May 2013) Paid, Closed/Never late.

Type Unsecured Terms

24 Months

Date opened Apr 2013 Not reported

Address ID # 0706253170 Monthly payment

High balance Not reported

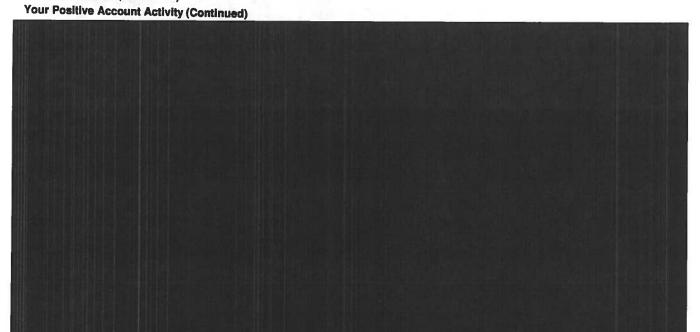
Credit limit or original amount \$27,765

Recent balance Not reported

Responsibility Individual This account is scheduled to continue on record until May 2023.

This item remained unchanged from our processing of your dispute in Sep 2018.

Dispute Results (Continued)



Who Has Viewed Your Consumer Information

CREDIT APPLICATIONS / HARD INQUIRIES

Hard inquiries are requests for your consumer information based on an action or process initiated by you, generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency.



A Hard inquiries may stay on your report up to two years.

PA STATE EMPLOYEES CREDIT UNION 1500 ELMERTON AVE HARRISBURG PA 17110 (717) 234 8484

Apr 05, 2022

REASON: Credit Granting.

DURATION: This inquiry is scheduled to continue on record until May 2024.

CONSUMER REPORT VIEWS / SOFT INQUIRIES

Soft inquiries are usually initiated by others, like companies making promotional offers of credit or your lender conducting periodic reviews of your existing credit accounts.



Soft inquiries DO NOT impact your credit score.

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92628 (866) 491 3471 INQUIRY DATES: 06.31.22 | 05.19.22 | 05.05.22 | 05.04.22 | 04.26.22 | 04.25.22 | 04.25.22 | 04.21.22 | 04.20.22 | 04.17.22 | 04.17.22 | 04.17.22 | 04.05.22 | 03.25.22 | 03.25.22 | 05.25.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 | 05.05.22 |

EXPERIAN CREDITMATCH 475 ANTON BLVD # D4 COSTA MESA CA 92626 No phone # available INQUIRY DATES: 05.31.22 | 05.12.22 | 05.12.22 | 05.12.22 | 05.04.22 | 04.22.22 | 04.05.22 | 03.25.22 | 12.12.21 | 12.10.21 | 12.09.21 | 09.02.21 |

CREDIT KARMA INC 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 05.30.22 | 04.05.22 |

LEXISNEXIS/INS/STATE FARM 1000 ALDERMAN DR ALPHARETTA GA 30005 (800) 456 6004 INQUIRY DATES: 05.30.22 }

WFNA 11825 N COMMUNITY HOUSE RD CHARLOTTE NC 28277 (855) 329 9605 INQUIRY DATES: 05.28.22 | 04.26.22 | 03.21.22 | 02.10.22 |

Dispute Results (Continued)

Who Has Viewed Your Consumer Information (Continued)

EXPERIAN PO BOX 2002 ALLEN TX 75013 (888) 397 3742 INQUIRY DATES: 05.22.22 | 04.05.22 | 03.28.22 | 12.10.21 |

CREDIT KARMA 760 MARKET ST FL 2 SAN FRANCISCO CA 94102 No phone # available INQUIRY DATES: 05.21.22 | 05.18.22 | 05.14.22 | 05.11.22 | 05.07.22 | 05.07.22 | 05.04.22

NAVY FEDERAL CR UNION 820 FOLLIN LN SE VIENNA VA 22180 No phone # available INQUIRY DATES: 05.13.22 |

CAPITAL ONE PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955 7070 INQURY DATES: 05.12.22 |

AMERISAVE MORTGAGE CORP 3525 PIEDMONT RD NE # 600 ATLANTA GA 30305 No phone # available INQUIRY DATES: 05.05.22 | 05.04.22 | 05.03.22 |

AMERISAVE MORTGAGE CORP No phone # available INQUIRY DATES: 05.03.22 |

CAPITAL BANK 2275 RESEARCH BLVD STE 600 ROCKVILLE MD 20850 (800) 859 6412 INQUIRY DATES: 05.03.22 |

EXPERIAN CS IDENTITY 535 ANTON BLVD STE 100 COSTA MESA CA 82826 No phone # available INQUIRY DATES: 04.22.22 |

TRANSUNION INTERACTIVE I 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401 (805) 782 8282 INQUIRY DATES: 04.22.22 |

EQUIFAX CONSUMER SVCS PO BOX 740241 ATLANTA GA 30374 (800) 685 1111 INQUIRY DATES: 04.17.22 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 04.05.22 | 03.12.22 | 02.27.22 | 02.15.22 | 01.16.22 | 12.18.21 | 12.13.21 | 11.18.21 | 11.18.21 | 10.10.21 | 09.12.21 | 09.10.21 | 08.15.21 | 08.14.21 | 06.13.21 | 06.11.21 | 06.10.21 |

WFBNA 11825 N COMMUNITY HOUSE RD CHARLOTTE NC 28277 (855) 329 9805 INQUIRY DATES: 04.05.22 |

CREDIT.COM 257 E 200 S STE 200 SALT LAKE CITY UT 84111 No phone # available INQUIRY DATES: 03.05.22 |

EXPERIAN 701 EXPERIAN PKWY ALLEN TX 75013 (972) 390 3000 INQUIRY DATES: 01.24.22 |

WELLS FARGO BANK CREDIT EDUCATION 11625 N COMMUNITY HOUSE RD CHARLOTTE NC 28277 (855) 329 9605 INQUIRY DATES: 01.14.22 | 01.12.22 | 12.07.21 | 11.04.21 | 10.07.21 | 09.07.21 | 08.10.21 | 07.07.21 | 06.16.21 |

ECS/ MCE WEB AUTHENTICAT 475 ANTON BLVD COSTA MESA CA 92628 No phone # available inquiry dates: 12.10.21 | 12.09.21 |

ECS/ MCE WEB AUTHENTICAT No phone # available should DATES: 12.09.21

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 No phone # available INQUIRY DATES: 12.04.21 | 06.28.21 | 06.16.21 |

DESERVE INC 1010 DOYLE ST STE 200 MENLO PARK CA 94025 (800) 418 7353 INQUIRY DATES: 11.23.21 | 09.01.21 |

EXPERIAN PO BOX 9800 ALLEN TX 75013 (800) 311 4769 INQUIRY DAYES: 11.17.21 | 11.18.21 | 11.12.21 | 11.02.21 | 10.25.21 | 10.14.21 | 09.30.21 | 09.10.21 | 07.20.21 |

EXPERIAN 475 ANTON BLVD COSTA MESA CA 92626 (886) 252 8809 INQUIRY DATES: 11.04.21 | 10.21.21 | 10.07.21 | 09.23.21 | 09.09.21 | 08.26.21 | 08.12.21 | 07.29.21 |

LEXISNEXIS 2885 BRECKENRIDGE BLVD #55D DULUTH GA 30096 (770) 752 5000 INQURY DATES: 09.21.21

CREDIT BUREAU CONNECTION 575 E LOCUST AVE STE 103 FRESNO CA 83720 No phone # available INQUIRY DATES: 09.07.21

DISCOVER FINANCIAL SVCS 2500 LAKE COOK RD RIVERWOODS IL 60015 No phone # available INQUIRY DATES: 09.07.21 |

EXPERIAN BUSINESS CREDIT PO BOX 9701 ALLEN TX 75013 (844) 866 3649 INQUIRY DATES: 09.06.21 1

Your Personal Information

The following information is reported by you, your creditors, or other sources — each of which may report your personal information differently. This is why there may be variations of your name, address, Social Security Number, etc.



Personal information DOES NOT impact your credit score at all.

P	V	W	ES	

IMAGES	
NELSON L BRUCE	Name ID 44 4 4700
NELSON BRUCE	Name ID #: 14788
	Name ID #: 22570
BRUCE NELSON	Name ID #: 3328
NELSON LEON BRUCE	
ADDRESSES	Name ID #: 21356

PO BOX 3345 SUMMERVILLE SC 29484-3345 Geo Code: 0-1070010-35-1440 Address ID #: 0815005866 Address Type: Post office box

2:22-cv-02211-BHH-MGB Date Filed 07/12/22 Entry Number 1-3 Page 72 of 76

EXHIBIT B

Dispute Results (Continued)	
Your Personal Information (Continued)	
144 PAVILION ST SUMMERVILLE SC 29483-8444	Geo Code: 0-1070000-35-1440 Address ID #: 0708253170 Address Type: Single family
4501 HARBOUR LAKE DR APTG-9 GOOSE CREEK SC 29445-5927	Geo Code: 0-2080510-15-1440 Address ID #: 0518127180 Address Type: Apartment complex
4501 HARBOUR LAKE DR APT9G GOOSE CREEK SC 29445-5927	Geo Code: 0-2080510-15-1440 Address ID #: 0058581998 Address Type: Apartment complex
4501 HARBOUR LAKE DR APTG9 GOOSE CREEK SC 29445-5927	Geo Code: 0-2080510-15-1440 Address ID #: 0418504453 Address Type: Apartment complex
4501 HARBOUR LAKE 9 DR APT G GOOSE CREEK SC 29445-	Geo Code: 0-00- 0-1440 Address ID #: 0884068816 Address Type: Apartment complex
4501 HARBOUR LAKE DRIVE G 9 NORTH CHARLESTON SC 29405-	Geo Code: 0-00- 0- Address ID #: 0691032418 Address Type: Single family
SOCIAL SECURITY NUMBER VARIATIONS None	The state of the s

YEAR OF BIRTH



Online Dispute Service

We understand that recently comething on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you. Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided: OR
- 2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status: OR
- 3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's
 - 4. Asked the data furnisher reporting the information you disputed to do all of the following
 - Review relevant information we sent them, including any provided documents
 - . Investigate your dispute and verify whether the information they report is accurate . Provide us a response to your dispute and update any other information

Update their records and systems, if necessary:

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To review a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport

Current File File Number:

334959402 Report Date:

07/02/2019

Name

NELSON L BRUCE

Address

PO BOX 3345

SUMMERVILLE, SC 29484-3345

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears for each investigation result, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the Date Updated represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For Payment Received and Last Payment Made, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, Pay Status represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand the information contained in your Investigation Results.

For Accounts

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was opened	Pay Status: The current status of the account: how you are currently paying
High Balance: The highest amount ever owed on an account Want to review a full corp of your product.	Remarks: If applicable, the creditor may provide additional information

want to review a full copy of your credit report? Get Yours'at "WWW transunion com/fullreport

TransUnion

https://onlinedispute.transunion.com/oda/odic/searchInvestigation/resolutionsummary/s

Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

For Public Records

Court Type: The court where the item was filed	Docket Number: The number assigned to the item by the court
Date Filed: The date the item was filed	Plaintiff: The name of the party who initiated the item
Date Paid: The date the item was paid or otherwise, dismissed or discharged	Type: The nature of the public record filed

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your PAYMENT HISTORY, if applicable to YOUR INVESTIGATION RESULTS. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is

N/R	X	OK	30	60	90	120	COL	VS	RP	C/O	FC
Not Reported	Unknown	Current	30 days	60 days late	90 days late	120+ days	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

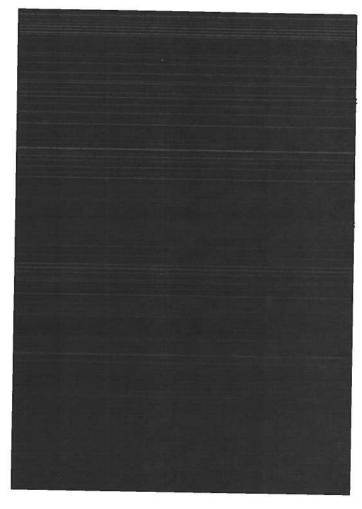
Your Investigation Results

INVESTIGATION RESULTS - DELETED

The disputed item(s) was removed from your credit report.



Want to review a full copy of your credit report? Get yours at www.transunion.com/fullreport



PENTAGON FCU #: 430679160525****
POB 456
ALEXANDRIA, VA 22313
(800) 247-5626

In response to your dispute, this item was DELETED from your credit report

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PENTAGON FEDERAL CREDIT #: 3036870**** P O BOX 247009 OMAHA, NE 68124-7009 (800) 247-5626

In response to your dispute, this item was DELETED from your credit report

PENTAGON FEDERAL CREDIT #: 3038218**** P O BOX 247009 OMAHA, NE 68124-7009 (800) 247-5626

In response to your dispute, this item was DELETED from your credit report

